

Search Report from Ginger D. Roberts

```
?show files;ds
File 15:ABI/Inform(R) 1971-2002/May 10
  (c) 2002 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2002/May 09
  (c) 2002 Resp. DB Svcs.
File 610:Business Wire 1999-2002/May 10
  (c) 2002 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
  (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2002/May 09
  (c) 2002 The Gale Group
File 476:Financial Times Fulltext 1982-2002/May 10
  (c) 2002 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2002/May 10
  (c) 2002 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2002/May 09
  (c) 2002 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2002/May 09
  (c) 2002 The Gale Group
File 613:PR Newswire 1999-2002/May 10
  (c) 2002 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
  (c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2002/May 09
  (c) 2002 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
  (c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2002/May 09
  (c) 2002 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2002/May 10
  (c) 2002 The Gale Group
File 20:Dialog Global Reporter 1997-2002/May 10
  (c) 2002 The Dialog Corp.
```

Set	Items	Description
S1	228	TREASURY(5N) (FUNCTION? ? OR MANAGEMENT) (S)CREDIT(2W) (RISK - OR HEDG?)
S2	135	RD (unique items)
S3	102	S2 NOT PY>2000

?t2/3,k/all

2/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02335519 110781428
As darkness descends on Enron, light is shed on collateral management
McEachern, Cristina
Wall Street & Technology PP: 12-16 Mar 2002
ISSN: 1060-989X JRNL CODE: WSC
WORD COUNT: 2725

...TEXT: that the collateral systems be closely tied to trading and execution systems, as well as treasury - management systems and credit - risk systems. Maloy adds that his global team relies on an almost exclusively in-house built...

2/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02235506 84030968

Putting the "A" back into "alm"

Page, Simon

Balance Sheet v9n1 PP: 10-13 2001

ISSN: 0965-7967 JRNL CODE: BLSH

WORD COUNT: 2138

...TEXT: important stride forward for asset and liability management. Deep in the back offices of the Treasury functions of Barclays, a small team of analysts were putting the final touches to a transaction which would enable the Bank to shed all the **credit risk** it held as the result of originating unsecured consumer loans in a particular branded portfolio...

2/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

02233770 83725643

Competition drives the business

Large, Jack

Corporate Finance PP: 27-32 Sep 2001

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 2682

...TEXT: companies now has an enterprise-wide view of credit enabling them to actively trade their **credit risk** and provides the opportunity to securitize all their trade receivables. In two years, the company...

... The new value-added services are changing the way companies carry out their cash and **treasury management** .

Payments on the internet

There has been a rapid increase in payments on the internet...

2/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

02154762 71778486

The challenges of risk management in diversified financial companies

Cumming, Christine M; Hirtle, Beverly J

Economic Policy Review - Federal Reserve Bank of New York v7n1 PP: 1-17

Mar 2001

JRNL CODE: EPV

WORD COUNT: 11106

...TEXT: area would develop risk measurement approaches to capture the most important risks facing that unit: **credit risk** for lending activities, market risk for trading, interest rate risk for the **treasury/asset-liability management function** . This risk-by- risk approach has resulted in industry standards of risk measurement that differ...

2/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

02070035 61154001

The home depot carries a different kind of toolbox

Flick, Rebecca I

Afp Exchange v20n2 PP: 22-23 Spring 2000

ISSN: 0731-1281 JRNL CODE: JCG
WORD COUNT: 1003

...TEXT: of mind and lower THD's benefits administration costs.

The major daily tasks of the **treasury** department still center on typical **functions** such as cash flow forecasting, cash management, capital raising, leasing, letters of **credit**, foreign exchange **risk** management and bank relationship management. But regardless of the specific duty, staff members always consider...

2/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02014434 52831153
Enhancing the liquidity of U.S. Treasury securities in an era of surpluses
Bennett, Paul; Garbade, Kenneth; Kambhu, John
Economic Policy Review - Federal Reserve Bank of New York v6n1 PP: 89-119
Apr 2000
JRNL CODE: EPV
WORD COUNT: 13700

...TEXT: Financial Markets recently described "financing across the yield curve" as one of five principles of **Treasury** debt **management**, observing that "a balanced maturity structure enables us to appeal to the broadest range of investors and mitigates refunding risks" (Sachs 1999). (The other four principles are maintenance of the **credit - risk -free** status of Treasury debt, predictable issuance schedules, maintenance of market liquidity, and unitary financing...).

2/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01907871 05-58863
Tenaga Nasional Berhad
Anonymous
Euromoney The 1999 Guide to Malaysia Supplement PP: 22-23 Sep 1999
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 1439

...TEXT: planning, control and monitoring of cashflows. These major improvements are being effected in the Centralized **Treasury Management** Unit (CTMU), the Budgetary, Project Management and Group, Financial Reporting areas. CTMU, ... Tenaga's risk appetite. Tenaga is also strengthening its control environment by setting up a **Treasury Risk Management** Unit - reporting directly to the vice president, finance -responsible for the monitoring and independent assessment of treasury risk (foreign exchange, interest rate, liquidity, **credit**) and commodity **risk**. A separate high level treasury committee is being set up, the specialized treasury system is...

2/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01847506 04-98497
How credit derivatives can control credit risk
Senior, Edgar

Corporate Finance n175 PP: 38-40 Jun 1999
ISSN: 0958-2053 JRNL CODE: COF
WORD COUNT: 4368

...ABSTRACT: 5 years has been the rapid growth in the use of credit derivatives to control credit risk. This growth stems from the tremendous flexibility that credit derivatives allow by transferring credit risk between 2 parties. The ability to create custom-made investments of the desired risk, maturity...

... in an efficient and flexible manner - that is really transforming the way many companies view credit risk. Tailor-made credit-linked investments have been of most interest to portfolio managers at banks and funds but, as interest rates fall through Europe, a large number of professionals in treasury functions at corporates have been looking for attractive alternatives to low-yielding bank deposits. ...

2/3,K/9 (Item 9 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01828114 04-79105
Credit risks and European government bond markets: A panel data econometric analysis
Lemmen, Jan J G; Goodhart, Charles A E
Eastern Economic Journal v25n1 PP: 77-107 Winter 1999
ISSN: 0094-5056 JRNL CODE: EBJ
WORD COUNT: 9706

...TEXT: and Piga G. Understanding the High Interest Rates on Italian Government Securities, in Bond Markets, **Treasury and Debt Management**, The Italian Case, edited by V.R. Conti, R. Hamaui and H.M. Scobie. London: Chapman & Hall, 1994, 13-29. Gilibert, P.-L. The Expected Loss as a Credit Risk Measure. EIB Papers, No. 1. 1997, 49-61. Goodhart, CAE. Two Concepts of Money, and...

2/3,K/10 (Item 10 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01806162 04-57153
Managing treasury in Latin America
Griffiths, Susan H
TMA Journal v19n2 PP: 28-32 Mar/Apr 1999
ISSN: 1080-1162 JRNL CODE: JCG
WORD COUNT: 3128

ABSTRACT: This year will bring renewed interest in treasury management and banking issues in Latin America. There are 2 main reasons for this: 1. the...

... have worked on rationalizing banking structures and streamlining cash management practices. In Latin America, currency, credit and institutional risk management are becoming increasingly significant. Since Latin America is where most multinationals have their largest...

TEXT: This year will bring renewed interest in treasury management and banking issues in Latin America. There are two main reasons for this: 1) the...

... have worked on rationalizing banking structures and streamlining cash management practices. In Latin America, currency, credit and

Search Report from Ginger D. Roberts

institutional **risk** management are becoming increasingly significant. Since Latin America is where most multinationals have their largest...

2/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01759577 04-10568
Still in the game
Shirreff, David
Euromoney n356 PP: 34-36 Dec 1998
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 3265

...TEXT: Suisse recruit Josef Ackermann, then long-serving Deutsche banker Jurgen Krumnow took board responsibility for **treasury** and market risk **management**. But Krumnow was already overburdened with **credit risk** and overall control of risk. Now Krumnow sheds half his duties, keeping risk control and **credit risk** oversight, and ceding market risk **management** and **treasury** to Fischer.

For Fischer it's like coming home, but at a higher level. "What..."

2/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01752284 04-03275
EMU: Tax efficient treasury
Weston, Stephen
International Tax Review European Monetary Union: A Tax Guide Supplement
PP: 7-12 Dec 1998/Jan 1999
ISSN: 0958-7594 JRNL CODE: ITR
WORD COUNT: 2903

...ABSTRACT: reduce a project's returns or even render them loss-making. All of the key **treasury** functions post-euro will need assessment and in each case the treasurer will need to maintain...

...and effective risk management. Combining this risk assessment with a tax efficient location for the **treasury** function in Euroland should maximize the group's post-tax returns, and inevitably, shareholder value. Topics...

... 2. anti-avoidance legislation, 3. transfer pricing, 4. liquidity management, 5. currency management, and 6. **credit risk**.

2/3,K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01726342 03-77332
FEI sharpens focus on private companies
Roy, P Norman
Financial Executive v14n6 PP: 6 Nov/Dec 1998
ISSN: 0895-4186 JRNL CODE: FEX
WORD COUNT: 529

...TEXT: only is he the CFO, but he has to be an expert in employee benefits, **credit**, **risk management**, **treasury management** and other

areas. In smaller or emerging enterprises, the CFO often has to be a...

2/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01698184 03-49174
Their \$51 billion world: An interview with Blythe Masters, J.P. Morgan
Asarnow, Elliot
Journal of Lending & Credit Risk Management v8ln1 PP: 8-18 Sep 1998
ISSN: 1088-7261 JRNL CODE: CBL
WORD COUNT: 5018

...TEXT: applying modern quantitative portfolio techniques to a traditional asset class. Banks that are successful at **credit risk** management are doing just that-drawing on both sets of skills and creating an interface...

... typically, the capital and balance sheet management of a bank has been the domain of **Treasury** staff, whereas **management** of credit assets, which make up one large part of the balance sheet, has been...

2/3,K/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01673693 03-24683
Are your profitable to your bank? Why you should care
Miller, Blaire Houchens
TMA Journal v18n4 PP: 28-33 Jul/Aug 1998
ISSN: 1080-1162 JRNL CODE: JCG
WORD COUNT: 2991

...TEXT: Miller, CCM, is First Vice President and Manager of Corporate Credit Products in Comerica's **Treasury Management** Services Department. She is responsible for designing and maintaining systems and processes utilized by Comerica's corporate business developers to better identify opportunities, evaluate customer profitability, and assess **credit risk**.
(248-371-7807)

2/3,K/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01657006 03-07996
Benchmarks and formulas
Smith, Brian P
America's Community Banker v7n6 PP: 42-43 Jun 1998
ISSN: 1082-7919 JRNL CODE: SLN
WORD COUNT: 1718

...ABSTRACT: The same interesting comparison can be made all along the maturity spectrum and for both **credit risk** and IRR. At the short end, the efficiency of the internal **Treasury** function can be analyzed. Under GAAP, the assets in the liquidity portfolio will generally be carried...

...TEXT: The same interesting comparisons can be made all along the maturity spectrum and for both **credit risk** and IRR. At the short end, the efficiency of the internal **Treasury** function can be analyzed. Under GAAP, the assets in the liquidity portfolio will generally be carried...

Search Report from Ginger D. Roberts

2/3,K/17 (Item 17 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01635690 02-86679

Java-based Application Delivers Risk Information at BankBoston

O'Brien, Jeanne

Bank Systems & Technology v35n6 PP: 60 Jun 1998

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 712

ABSTRACT: BankBoston needed an efficient way to extend its LAN-based **Treasury Risk Management System** (TRMS) to a growing population of market risk managers worldwide. The TRMS, which is...

... client/server architecture, integrates real-time data feeds from financial news services; performs market and **credit risk** -management calculations; and distributes the results to users on the corporate LAN. BankBoston turned to...

2/3,K/18 (Item 18 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01632332 02-83321

BankBoston banks on VAR

Howle, Amber

Computer Reseller News n787 PP: 7, 38 May 4, 1998

ISSN: 0893-8377 JRNL CODE: CRN

WORD COUNT: 820

ABSTRACT: reseller Context Integration, BankBoston is gaining momentum with a Java-based solution, known as TRMS (**Treasury Risk Management System**)-Web. Soon, the bank will be able to more efficiently manage global investment risk...

... live feeds and provides a structured view of a portfolio. It also performs market and **credit risk** management calculations and distributes the results to users on the corporate LAN.

2/3,K/19 (Item 19 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01607611 02-58600

CIFO revisited

Hore, John

Benefits Canada v22n4 PP: 5A-7A Apr 1998

ISSN: 0703-7732 JRNL CODE: BCD

ABSTRACT: 000 participants attended the 13th Canadian International Futures and Options conference, held jointly with the **Treasury Management Association** Conference in Montreal in October 1997. This year TMAC gave its members greater exposure...

... geographic segmentation, such as the transfer of risk to the best holder, increased diversification of **credit risk** with a beneficial impact on systematic risk and a more active sophisticated **credit risk** management. ...

2/3,K/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01575534 02-26523
Forsythe leads FEI's focus on private companies
Anonymous
Financial Executive v14n1 PP: 53 Jan/Feb 1998
ISSN: 0895-4186 JRNL CODE: FEX
WORD COUNT: 413

...TEXT: only am I the CFO, but I have to be an expert in employee benefits, **credit**, risk management and **treasury management** ." Such is the life of a financial executive at a private company, and that's...

2/3,K/21 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01406575 00057562
Using derivatives to manage risk
Chiu, Dan; Foerster, Steve
Business Quarterly v61n3 PP: 56-64 Spring 1997
ISSN: 0007-6996 JRNL CODE: BSQ
WORD COUNT: 2707

...TEXT: and approve written risk management policies, including: its tolerance for risk and its general risk **management** philosophy; the scope of permitted **treasury** activity; guidelines for acceptable levels of **credit** and market **risk** ; the structure and independence of the risk management processes and related organizational checks and balances...

2/3,K/22 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01373185 00-24172
Default risk and the effective duration of bonds
Babbel, David F; Merrill, Craig; Panning, William
Financial Analysts Journal v53n1 PP: 35-44 Jan/Feb 1997
ISSN: 0015-198X JRNL CODE: FIA
WORD COUNT: 6235

...TEXT: differently. The vertical axis shows the ratio of effective corporate bond duration to effective synthetic **Treasury** bond duration as a function of effective synthetic **Treasury** bond duration and yield spread. To compute the effective durations of default-prone bonds, one...

... matched Treasury bond appears to approach 20 percent. Most of this reduction is attributable to **credit risk** , as will be shown later in Figure 6.

(Graph Omitted)

Captioned as: Figure 3. I...

2/3,K/23 (Item 23 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01345779 99-95175

Tasks best tackled by others

Queree, Anne

Corporate Finance Searching for Systems Integration Supplement PP: 14-18

Sep 1996

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 2090

...TEXT: control aspects of using a specialist, from the point of view of an understanding of credit risk and the strict investment guidelines that form the basis of the client agreement. And in a busy treasury with many other preoccupations management of shortterm cash assets may not always be a priority.

Union Fund Management's fees...

2/3,K/24 (Item 24 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01272395 99-21791

Insights into the 21st century

Anonymous

Wall Street & Technology v14n9 PP: 30 Sep 1996

ISSN: 1060-989X JRNL CODE: WSC

WORD COUNT: 527

...TEXT: risk management systems across the globe to integrate disparate systems that measure market risk and credit risk. Speakers will be Dr. Robert Mark, executive vice president of corporate treasury and market risk management at CIBC; James Lam, chief risk officer at Fidelity Investments, and Greg Forkin, director of...

2/3,K/25 (Item 25 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01247855 98-97250

Managing your foreign currency exposure

Gillani, Dilshad F

CMA Magazine v70n5 PP: 25-28 Jun 1996

ISSN: 0831-3881 JRNL CODE: RIA

WORD COUNT: 2758

...TEXT: the compliance to policy.

Policy Units

Policies link the organizational strategies and objectives to the treasury management processes. Treasury managers interpret the policies into action plans to mitigate the risk facing the organization. Limits...

... the policy. They typically address FX exposure positions, hedge instruments and strategies, and counterparty (or credit) risk. Limits are control mechanisms that will ensure that the overall corporate risk objective is maintained...

2/3,K/26 (Item 26 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01153537 98-02932

Five major trends in banking

Bers, Joanna Smith; Prince, Cheryl J; Sraeel, Holly

Bank Systems & Technology v33n1 PP: 8-16 Jan 1996

ISSN: 1045-9472 JRNLD CODE: BSE

WORD COUNT: 3711

...TEXT: investment banks have a greater need for global risk management systems that integrate market and **credit risk** functions across all businesses, according to Dr. Robert Mark, evp responsible for corporate **treasury** and market risk management, Canadian Imperial Bank of Commerce (CIBC). "The failure of a lot of institutions is to..."

2/3,K/27 (Item 27 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01150871 98-00266

Using merger as career stepping stone

Verbanas, Patti

Corporate Cashflow v16n12 PP: 48, 45 Dec 1995

ISSN: 1040-0311 JRNLD CODE: CFL

WORD COUNT: 941

...TEXT: billion in assets.

After holding a number of key finance-related positions, including responsibility for **credit** and **risk** management at the company's Smith Barney brokerage firm subsidiary, she was named CFO and...

... vice president of Travelers Group. In this current position, Ms. Miller adds the corporate accounting, **treasury** and financial planning and analysis **functions** to her existing responsibilities.

Ms. Miller, who claims to have followed a "most unlikely career..."

2/3,K/28 (Item 28 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00981283 96-30676

Treasurers' tips for safe risk management

Ball, Matthew; Brady, Simon; Ensor, Benjamin

Corporate Finance n123 PP: 20-27 Feb 1995

ISSN: 0958-2053 JRNLD CODE: COF

WORD COUNT: 4483

...TEXT: Kuwait Petroleum International, a refining and marketing arm of the Kuwait Corporation. Responsible for financing, **treasury**, **credit management**, **risk management** and insurance across 17 countries.

2/3,K/29 (Item 29 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00974498 96-23891

Risk management checklist

Anonymous

Cash Management News n106 PP: 7-8 Feb 1995

ISSN: 0268-6635 JRNL CODE: CAM
WORD COUNT: 795

...ABSTRACT: evaluate the creditworthiness of their counterparties in derivative transactions. ACT also advises corporates to evaluate **credit risk** independently of the trading or **treasury function**. Master documentation is another area often neglected by corporates.

...TEXT: a regular basis to keep tabs on portfolio risk.

ACT also advises corporates to evaluate **credit risk** independently of the trading or **treasury function**. A trader whose compensation is based upon profit may have an incentive to enter into a profitable transaction without due regard to the credit quality of the counterparty or the **credit risk** exposure to the company. In addition, independence helps to ensure objectivity in setting limits and...

2/3,K/30 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00775318 94-24710
Banks' treasury performance measurement
Sy, Malick; Wai, Ho Kim
Singapore Management Review v15n1 PP: 27-39 Jan 1993
JRNL CODE: SMR

ABSTRACT: The **treasury function** of a bank provides a supporting role to other major banking operations. In a typical bank, these operations include corporate, private, retail, investment, and international banking and fund **management**. The **treasury function** can be structured as a service center whose primary function is to provide a supporting...

...and interest rate risks, as well as various controls that can be applied in limiting **credit risk**, market **risk**, volume risk, and liquidity risk. Cooper and Franks (1988) identified the principles necessary in a **treasury management** appraisal system as: 1. market value measurement, 2. economic return, 3. opportunity gains or losses...

2/3,K/31 (Item 31 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00605333 92-20436
Treasuries Try Hired Guns to Boost Yields on Cash Investments
Elgin, Peggy R.
Corporate Cashflow v13n4 PP: 14-16 Apr 1992
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 935

...ABSTRACT: says that corporations have hired his firm for a number of reasons, including: 1. The **treasury function** is getting squeezed, and layoffs make it necessary to use an outside manager. 2. Commercial paper defaults worry executives, who want external managers with more resources to analyze **credit risk**. 3. With yields so low, corporations want external managers to perform magic. Fees are negotiated...

2/3,K/32 (Item 32 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00559204 91-33561
FAS 105: An Industry Perspective
Pasquinelli, Joseph L.
Management Accounting v73n1 PP: 41-43 Jul 1991
ISSN: 0025-1690 JRNL CODE: NAA
WORD COUNT: 1741

...TEXT: FAS 105 does not give any answers to the question, "What is a concentration of **credit risk**?" although the initial Exposure Draft gave measurable guidelines for disclosure. Paragraphs 171 and 172 of...

...companies should be aware of any significant customers that could impair operations. A review with **management**; credit operations, sales, and **treasury** operations can uncover situations that should be disclosed. Information on concentrations of **credit risk** is required, even in those cases where management believes there is no risk of default. In the case of receivables where the company requires letters of **credit**, concentrations of **risk** still must be disclosed. As part of the disclosure, the company should state that the...

2/3,K/33 (Item 33 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00483204 90-08961
The Risk Assessor
Anonymous
Bank Management v66n1 PP: 56-60 Jan 1990
ISSN: 0024-9823 JRNL CODE: BAD

...ABSTRACT: the 1990s are: 1. Interest rates will be volatile. 2. Banks will have to reprice **credit risk**. 3. Shareholders will seek high-quality earnings. Several factors in the marketplace will have a significant influence on the role of **treasury management**: 1. Consumers will demand higher returns. 2. Commercial customers will require new services. 3. New...

2/3,K/34 (Item 34 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00418985 88-35818
Hedging to Edge Out Financial Risk
McConville, Daniel J.
Financial Manager v1n1 PP: 40-44 Jul/Aug 1988
ISSN: 0745-5119 JRNL CODE: FMR

...ABSTRACT: of using financial futures to hedge interest expense is simple, it is an underexploited **risk-management strategy**. **Treasury bonds**, **Eurodollars**, and other futures, as well as option and interest rate swaps, provide a...

...decision ultimately may involve whether the interest rate risk is greater or less than the **credit spread risk**.

2/3,K/35 (Item 35 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00378214 87-37048

Investments Lack Standards

Williams, Fred
Pensions & Investment Age v15n22 PP: 45-46 Oct 19, 1987
ISSN: 0273-5466 JRNLD CODE: PNI

...ABSTRACT: rating agencies for risk assessment. Richard Bort, president of Richard Bort & Associates, a cash and treasury management consulting firm in California, cautions against blindly accepting information from rating services without further analysis...

... find that parallels the corporation's guidelines, investment policies, and objectives. Treasury executives sometimes combine credit analysis with risk measurement. The treasurer of a major West Coast holding company measures performance against T-bill...

2/3, K/36 (Item 1 from file: 9)
DIAMON(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

03360017 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SIVs continue to evolve: Rathgar launches new vehicle
(Rathgar Capital Management (Bermuda) Ltd has set up a structured
investment vehicle (SIV))
Asset Securitization Report, p N/A
February 11, 2002
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 807

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...at launch there tends to be around 10 to twelve people servicing the SIV in management, credit, treasury, risk, settlement, accounting and technology. As the company grows in size the numbers of people grow...

2/3, K/37 (Item 2 from file: 9)
DIAMON(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

03341532 (USE FORMAT 7 OR 9 FOR FULLTEXT)
IT spending is set to rise despite economic climate
(Spending by fund managers and wholesale banks)
Financial News, p N/A
January 21, 2002
DOCUMENT TYPE: Journal ISSN: 1461-1260 (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 820

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...such as certain types of operational risk, will come under increased scrutiny at banking institutions. Credit risk is likely to be more important in slowed economies as it affects areas such as commercial lending, letters of credit and treasury functions in general. In response, the financial sector will most likely renew emphasis on updating or...

2/3, K/38 (Item 3 from file: 9)

Search Report from Ginger D. Roberts

DIALOG(R)File 9:Business & Industry(R)
(c) 2 2 Resp. DB Svcs. All rts. reserv.

03026 7 (USE FORMAT 7 OR 9 FOR FULLTEXT)

South Indian Bank unveils Rs 35-cr Sibertech project
(South Indian Bank launches its Rs35 crores Sibertech project, a comprehensive, centralised banking solution operating on the Finacle platform from Infosys Technologies (India))

Business Line, p 11

January 20, 2001

DOCUMENT TYPE: Journal ISSN: 0971-7528 (India)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 344

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...cover the entire core banking requirements. Special emphasis is being given to retail, trade finance, credit risk management, treasury and financial operations of the bank. It also supports true online real-time banking which...

2/3,1 39 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2 2 Resp. DB Svcs. All rts. reserv.

02950 0 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Syndicate Bank leverages reach to distribute insurance products
(Syndicate Bank (India) plans to become a distributor of insurance products via its more than 1,500 branches)

Economic Times, p n/a

October 25, 2000

DOCUMENT TYPE: Newspaper ISSN: 0013-0389 (India)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 307

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...by 02-03.

The bank has planned to train its staff in critical areas like treasury management and credit risk management. The basic idea behind this exercise is to help the bank's staff play a...

2/3,1 40 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2 2 Resp. DB Svcs. All rts. reserv.

02560 0 (USE FORMAT 7 OR 9 FOR FULLTEXT)

KPMG forecasts 25 percent rise in CEE revenues

(KPMG expects revenues of \$120 mil from central and Eastern Europe in FY99, up 25% vs FY98, led by Hungary with growth of 107% to account for 10% of its total revenues)

Europe Accounting Bulletin, p III

July 3 1999

DOCUMENT TYPE: Newsletter (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 356

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...with new regulatory requirements.

New projects have been initiated this year in the areas of **credit risk management**, market risk management, **treasury** operations and Y2K compliance, among others.

The director of the firm's CEE Financial Institutions...

2/3,K/11 (Item 6 from file: 9)
DIALOG()File 9:Business & Industry(R)
(c) 200 Resp. DB Svcs. All rts. reserv.

0223357 (USE FORMAT 7 OR 9 FOR FULLTEXT)
NetRisk Completes Purchase Of CSK Risk-in-Time Product
(NetRisk buys CSK Software's Risk-in-Time division based in Ireland for undisclosed sum)
Securities Industry News, v X, n 34, p 19
August 31, 1998
DOCUMENT TYPE: Journal ISSN: 1089-6333 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 155

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...mortgage-backed securities, Rogers said. In the past, the product was strictly a fixed-income **Treasury** risk **management** product. NetRisk is also making the system available on a Microsoft NT platform, as well as on Unix, and is increasing the product's capacity to analyze market and **credit risk**, he added.

photo omitted

NetRisk will market Risk-in-Time with its RiskOps products, which...

2/3,K/42 (Item 7 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01878057 'USE FORMAT 7 OR 9 FOR FULLTEXT)
IBM & Algorithmics In Risk Mgt Alliance
(IBM's Risk Management and Trading Practice operation teams up with Algorithmics Inc to develop new range of risk management systems for sale globally)
Newsbytes News Network, p N/A
July 02, 1997
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 357

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...already collaborated on a number of projects, most recently on the implementation of a new **treasury** and capital markets risk **management** system for Commerzbank. The immediate plan is for both companies to promote RiskWatch, a risk...

...the market today, which provides a system to measure, simulate, and restructure both market and **credit risk**. The package is claimed to

Search Report from Ginger D. Roberts

support enterprise-wide independent risk-oversight and risk management at

...

2/3,K/43 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2002 Business Wire. All rts. reserv.

00700466 20020422112B8208 (USE FORMAT 7 FOR FULLTEXT)

Tesoro Petroleum Implements Tempest XL to Enhance Risk Management and Streamline Business Operations

Business Wire

Monday, April 22, 2002 10:34 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 642

...s front- to back-office, providing a range of functionality from position and portfolio analysis, credit exposure monitoring, risk management analysis and reporting, to financial settlement and other cost management and treasury functions . While an enterprise-wide system, Tempest XL also interfaces with a firm's trading partners...

2/3,K/44 (Item 2 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2002 Business Wire. All rts. reserv.

00695993 20020415105B7473 (USE FORMAT 7 FOR FULLTEXT)

Clareon Appoints Richard M. Borts as Vice President of Finance; Seasoned Executive Brings Wealth of Experience in Financial Strategy and Path to Profitability

Business Wire

Monday, April 15, 2002 08:34 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 386

TEXT:

...relationships, hedging, investments, cash management, funds acquisition and credit policy. Borts' experiences also include significant credit , risk management , treasury management and financial institutions management positions with Citicorp and Price Waterhouse. Borts holds an M.B.A. with honors in...

2/3,K/45 (Item 3 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2002 Business Wire. All rts. reserv.

00692819 20020408098B7691 (USE FORMAT 7 FOR FULLTEXT)

Global Commodity Importer/Exporter, Addax & Oryx Group, to Deploy Triple Point Technology's Tempest XL for Trading and Risk Management

Business Wire

Monday, April 8, 2002 10:00 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

Search Report from Ginger D. Roberts

WORD COUNT: 604

...s front to back office, providing a range of functionality from position and portfolio analysis, **credit** exposure monitoring, **risk** management analysis and reporting, to financial settlement and other cost **management** and **treasury** functions . While an enterprise-wide system, Tempest XL also interfaces with a firm's trading partners...

2/3,K/46 (Item 4 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00666642 20020219050B3182 (USE FORMAT 7 FOR FULLTEXT)
Netia Holdings S.A. Consolidated Financial Statements December 31, 2001
(PART 3)
Business Wire
Tuesday, February 19, 2002 08:12 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 2,878

...been carried out by a central treasury department under policies approved by the Company's **Management** Board. The **treasury** department has been identifying, evaluating and hedging financial risks in close co-operation with the...

...well as written policies covering specific areas, such as foreign exchange risk, interest rate risk, **credit risk**, use of derivative financial instruments and investing excess liquidity.

Foreign Exchange Risk
The Company's...

2/3,K/47 (Item 5 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00433664 20001228363B1826 (USE FORMAT 7 FOR FULLTEXT)
Law Offices Of Charles J. Piven, P.A. Announces Class Action Lawsuit Filed Against Lucent Technologies, Inc.
Business Wire
Thursday, December 28, 2000 11:35 EST
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 18,145

...2000 and September 30, 1999 is included below.
The fair value of HomeSide's risk **management** contracts on **Treasury** options, mortgage pass-throughs, options on mortgage pass-throughs, Eurodollar futures, and options on Eurodollar...

...nor

Search Report from Ginger D. Roberts

recognized in the balance sheet and should not be considered as a measure of credit risk or future cash requirements.

The fair value of HomeSide's risk management contracts in Interest...

2/3, K/48 (Item 6 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00421487 20001205340B9437 (USE FORMAT 7 FOR FULLTEXT)
Neoforma Appoints Michael Murray and Jeffrey Hillebrand to Board of
Directors; New Directors Have Extensive Finance and Healthcare Management
Experience
Business Wire
Tuesday, December 5, 2000 01:07 EST
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 955

TEXT:
...retirement in August, Murray managed all products and
services delivered to clients, including traditional corporate credit,
risk
management, treasury management and debt and equity capital raising.
Bank of
America is recognized as having more corporate...

2/3, K/49 (Item 7 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

003712 20000926270B8349 (USE FORMAT 7 FOR FULLTEXT)
Daniel D. Hawk Joins BR as VP and Treasurer
Business Wire
Tuesday, September 26, 2000 16:02 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 118

TEXT:
...joined the Company as Vice President
and Treasurer. Mr. Hawk will be responsible for all treasury functions,
including credit and risk management.

Prior to joining BR, Mr. Hawk was with Vastar Resources where he served as
Treasurer...

2/3, K/50 (Item 8 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00145163 19991123327B0335 (USE FORMAT 7 FOR FULLTEXT)
Tesco Announces Promotions
Business Wire
Tuesday, November 23, 1999 15:40 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 250

Search Report from Ginger D. Roberts

... e than 14 years.

Laym. who has 25 years of experience in the finance and **treasury** functions at Tesoro, will be responsible for the finance, **treasury**, credit and **risk management** functions . Layman was previously Assistant Treasurer.

Tesoro Petroleum Corporation is a natural resource company engaged in...

2/3, K/1 (Item 1 from file: 275)
DIALOG (.)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

0129 87 SUPPLIER NUMBER: 07177678 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Europe 992 pictured with a Big Blue tint. (IBM's AS-400 midrange computer)
Area: Dark
Wall Street Computer Review, v6, n7, p20 (4)
April 989
ISBN 38-4343 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2026 LINE COUNT: 00164

... Management modules as key to an international bank's formulation of its global risk position.

"Treasury Management allows traders to manage foreign exchange and interest rate risk, currency risk and credit risk through a series of moves to positions, cash flows and rates," says Friend.
e Strategic...

2/3, K/52 (Item 1 from file: 476)
DIALOG (.)File 476:Financial Times Fulltext
(c) 00. Financial Times Ltd. All rts. reserv.

001 63 B0JFYAGAB4FT
SURV. FT DIRECTOR: Creating an armoury for all eventualities: BUSINESS
RI: by Yvette Page: Companies will need to adopt a top to bottom
approach to ensure that they are able to respond to financial and other
risks involved in fulfilling their objectives
YVETTE PAGE
Financial Times, Surveys ED, P 2
Friday, June 25, 1999
DOC TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:
FULL
Word Count: 842

...t adding where banking products allow unwanted positions to be transformed into a more acceptable risk.

Credit risk is closer to other forms of business risk and can be mitigated using methods such as credit derivatives, insurance, or diversification. Operating risks relating to the **treasury** function are fundamentally the same as in other business areas but can be more significant.
"You...

2/3 K/3 (Item 2 from file: 476)
DIALOG (.)File 476:Financial Times Fulltext
(c) Financial Times Ltd. All rts. reserv.

Search Report from Ginger D. Roberts

0009025313 BOHE0AEAFPFT

**Companies and Finance: International: Santander shares lifted by shake-up:
European News Digest**

REU' ER

Financial Times, London Edition 1 ED, P 26

Tuesday, May 27, 1997

DOCUMENT TYPE: Digests; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

Word Count: 157

Ms. Ira Patricia Botin, executive vice-president, will be responsible for treasury, mutual and pension fund management and insurance, while Mr Juan Rodriguez Inciarte, executive vice-president, will be responsible for market and credit risk. The department of organisation and cost control will be headed by Mr Jose Ramon Jimenez...

2/3,K/54 (Item 3 from file: 476)

DIALOG(F)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

000 017836 B0FDEFKAJDFT

FT : F Review of Information Technology (60): IT risk management

PAUL TAYLOR

Financial Times, P XX

Wednesday, April 5, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 378

TEXT:

...processors individual world, trade orientated BARRA, DEVON, products, good analytics, mostly Renaissance market risk only

Management Reconcilable Batch cycles, limited RMT Treasury information financials, product-specific Services, IPS systems - type regulatory functionality, market Sendero applications compliance, or credit risk only model balance sheet

Integrated Internally Inadequate risk Hogan, Kapiti, banking reconcilable, management analytics Internet...

2/3,K/55 (Item 1 from file: 624)

DIALOG(F)File 624:McGraw-Hill Publications

(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

063,105

**E.D. & F. MAN REALIGNS MANAGEMENT AS A RESULT OF GELDERMANN ACQUISITION;
CHICAGO LOCALS TO BE LET GO**

Securities Week January 23, 1995; Pg 7; Vol. 22, No. 4

Journal Code: SW ISSN: 0149-3582

Section Heading: Financial Futures/Commodities Report

Word Count: 758 *Full text available in Formats 5, 7 and 9*

BYLINE:

MO

TEXT:

... brokerage Division.

Ira Polk, sources said, will continue to play the same role of overseeing credit and risk management, compliance, treasury and cash management, financing and outside relations with banks, exchanges

and regulators.

Finally, sources said, Philip Howell will...

2/3,K/56 (Item 2 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0602229

SAAB AIRCRAFT FINANCE GROUP REALIGNS MANAGEMENT
The Weekly of Business Aviation September 26, 1994; Pg 130; Vol. 59, No. 13

Journal Code: BA ISSN: 0509-9528
Word Count: 192 *Full text available in Formats 5, 7 and 9*

TEXT:

... S. office led by Henrik Schroder and Gena Laurent. Nilsson's new duties will include **management** in **treasury** and **credit**. Karin Apelman, who left Saab four years ago to assume a position with...

... to the Aircraft Finance Group in Stockholm. She will replace Nilsson as well as oversee **credit** and **risk** management worldwide. Torbjorn Lindberg, now based in Stockholm, will open a new aircraft finance group...

2/3,K/57 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2002 The Gale Group. All rts. reserv.

03075860 Supplier Number: 80916655 (USE FORMAT 7 FOR FULLTEXT)
Pegasus Solutions Recognized for Its Financial Risk Management Practices;
Receives Gold Alexander Hamilton Award.
PR Newswire, pNYW04819122001
Dec 19, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 943

... value through negative currency valuation swings," Wearden said. Each year for the past six years, **Treasury & Risk Management**'s Alexander Hamilton Awards program has recognized outstanding contributions to shareholder value by chief financial officers, treasurers and other senior financial managers in the categories of cash management, corporate finance, **credit** **risk** management, financial risk management, insurance, investor relations, retirement plan administration and technology. Finance or treasury...

...of less than \$500 million) are judged separately from those of larger organizations.

Company Information
Treasury and Risk Management (<http://www.treasuryandrisk.com/>) is a leading magazine for chief financial officers, treasurers and other...

... publication covers all aspects of the financial function, including corporate finance, cash management, financial and **credit** **risk** management, insurance, retirement plan administration, technology, career development and investor relations. The magazine, which is published ten times each year, reaches 46,100 subscribers. **Treasury** and Risk Management is a unit of Wicks Business Information.

Dallas-based Pegasus Solutions, Inc. (<http://www.peg...>

Search Report from Ginger D. Roberts

2/3,K/5 : (Item 2 from file: 621)
DIALOG(R File 621:Gale Group New Prod.Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

03063690 Supplier Number: 80596446 (USE FORMAT 7 FOR FULLTEXT)
CECA Selects SunGard's Panorama to Support Integrated Market and Credit
Risk Management; Panorama to Support 41 Member Savings Banks.
PR Newswire, pSFW06605122001
Dec 5, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 842

Panorama will form the cornerstone of Ceca's market and credit risk
management function for treasury and investment banking activities
as part of its Global Risk Control Sectorial Project. The project...

2/3,K/5 : (Item 3 from file: 621)
DIALOG(R File 621:Gale Group New Prod.Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

03032752 Supplier Number: 79549900 (USE FORMAT 7 FOR FULLTEXT)
LTV Announces Finance Department Appointments.
PR Newswire, pNA
Oct 30, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 436

... Clifford R. Brown has joined LTV as vice president and treasurer.
His responsibilities include the treasury, credit and risk
management functions of the Company.
Prior to joining LTV, Mr. Brown held a number of significant
positions...

2/3,K/6 : (Item 4 from file: 621)
DIALOG(R File 621:Gale Group New Prod.Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

02864438 Supplier Number: 74387825 (USE FORMAT 7 FOR FULLTEXT)
WESTPAC BANK IMPLEMENTS ADVANCED CREDIT RISK MANAGEMENT SOLUTION IN
INSTITUTIONAL BANK.
PR Newswire, p0594
May 10, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 837

... Clark Putnam
Phase 2, currently underway, consists of replacing the Sungard RXM
system with Algorithmics' treasury solution for credit risk limits
management - Algo Limits. Phase 3 will involve the replacement of its
current Market Risk engine, the...

2/3,K/6 : (Item 5 from file: 621)
DIALOG(R File 621:Gale Group New Prod.Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

0270922 Supplier Number: 66575446 (USE FORMAT 7 FOR FULLTEXT)
ALGORITHMICS INCORPORATED ANNOUNCES ARAB BANKING CORPORATION TO USE ALGO

Search Report from Ginger D. Roberts

SUITE RISK MANAGEMENT SOLUTION.

PR News' re, p0498

Oct 31, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 709

... framework underlying Algo Suite, Arab Banking Corporation also plans to expand the solution to address **credit risk**, **liquidity risk** and **asset liability management** (ALM). This will give the **treasury** group at Arab Banking Corporation a complete view of how market, **credit**, **liquidity risk** and **asset liability management** interact across their entire enterprise.

Algorithmics is uniquely positioned to aggregate...

2/3,K/6.. (Item 6 from file: 621)

DIALOG(R) File 621:Gale Group New Prod.Annou. (R)

(c) 2001 The Gale Group. All rts. reserv.

025911.. Supplier Number: 63765163 (USE FORMAT 7 FOR FULLTEXT)

iXL Appoints Chief Financial Officer; Seasoned General Counsel Also Joins.

PR Newswire, pNA

July 31, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 547

... Chief Financial Officer, effective immediately. As CFO, Casey, 37, will be responsible for the financial **management**, **treasury**, **credit**, **risk management** and investor relations functions for iXL. Casey brings over 15 years of diverse financial management...

2/3,K/63 (Item 7 from file: 621)

DIALOG(R) File 621:Gale Group New Prod.Annou. (R)

(c) 2002 The Gale Group. All rts. reserv.

02476876 Supplier Number: 61793886 (USE FORMAT 7 FOR FULLTEXT)

INTEGRITY TREASURY SOLUTIONS ANNOUNCES NEW CLIENT.

PR Newswire, p4494

April 27, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 328

... \$ billion. UtiliCorp will be utilising the integra-T solution to provide comprehensive and integrated **treasury**, cash and **risk management** functionality for monitoring and managing currency, interest rate, liquidity and **credit risk** from front to back office and through to accounting.

"UtiliCorp's strong national presence as...

2/3,K/64 (Item 8 from file: 621)

DIALOG(R) File 621:Gale Group New Prod.Annou. (R)

(c) 2002 The Gale Group. All rts. reserv.

01621002 Supplier Number: 48351690 (USE FORMAT 7 FOR FULLTEXT)

Merisel Announces Promotion of Timothy N. Jenson to Senior Vice President, Finance.

Business Wire, p03120304

March 12, 1998

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 432

... Over the past five years, Jenson has directed all corporate finance activities, including corporate accounting, **treasury management**, capital raising, debt **management**, investor relations, tax planning and compliance, accounts receivable and **credit management**, **risk management** and insurance maintenance. He is noted for his critical role in putting Merisel's...

2/3,K/65 (Item 9 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

01501158 Supplier Number: 47193522 (USE FORMAT 7 FOR FULLTEXT)
J.P. Morgan and Arthur Andersen co-author guide to risk management.
Business Wire, p03101298
March 10, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 637

... derivatives dealer, the firm helps clients execute strategies for managing interest-rate, currency, commodity, and **credit risk**. The firm's involvement in the landmark Group of Thirty study on derivatives and its...

...in partnership with clients to understand in detail their risk concerns and tailor a **risk management** approach.

Arthur Andersen's Derivatives & **Treasury Risk Management** Consulting Group provides custom solutions to a wide variety of market participants, large and small...

2/3,K/66 (Item 10 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou. (R)
(c) 2002 The Gale Group. All rts. reserv.

01329069 Supplier Number: 46007424 (USE FORMAT 7 FOR FULLTEXT)
UST ANNOUNCES EXECUTIVE CHANGES
PR Newswire, p.214NYTH107
Dec 14, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 105

... Grammas was elected treasurer of UST. She will be responsible for the Company's **treasury functions**, including cash **management**, debt, **credit risk management**, pension investments and stock options. Grammas, previously assistant treasurer, joined the Company in January...

2/3,K/67 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

05190409 Supplier Number: 82731187 (USE FORMAT 7 FOR FULLTEXT)
SIVs continue to evolve: Rathgar launches new vehicle.
Walters/ISR, Leonora
Asset Securitization Report, pITEM02042015
Feb 11, 2002

Search Report from Ginger D. Roberts

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 177

... at launch there tends to be around 10 to twelve people servicing the SIV in management, credit, treasury, risk, settlement, accounting and technology. As the company grows in size the numbers of people grow...

2/3,K/68 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04184888 Supplier Number: 54751873 (USE FORMAT 7 FOR FULLTEXT)
WORLD BANK: World Bank to assist Uzbekistan's financial sector.
M2 Presswire, pNA
May 28, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 346

... to Selected Banks. This component will address the critical issues of bank strategy and planning, treasury and financial risk management, credit risk management, bank accounting, Management Information Systems (MIS), and internal audits.

Sector Wide Technical Assistance. This...

2/3,K/69 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03883051 Supplier Number: 48488216 (USE FORMAT 7 FOR FULLTEXT)
MARKETPLACE PROFILE: SOFTWARE VENDOR Risk Gets Top-Down Assessment
Credit Risk Management Report, v8, n9, pN/A
May 18, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 38

Until recently, the most visible players in the enterprise risk management field were relatively small treasury risk analytic providers with limited ability to implement data integration solutions, says Richard Roby, senior...

...providers like SAP, Oracle [ORCL] and IBM [IBM] sets the stage for true enterprise-wide credit and market risk solutions that not only measure risk within a business segment, but throughout a bank's...

2/3,K/70 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03452575 Supplier Number: 47112679 (USE FORMAT 7 FOR FULLTEXT)
PROFILE-TIMOTHY MCDANNOLD DIEBOLD
Money Management Letter, v22, n3, pN/A
Feb 10, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Professional Trade
Word Count: 151

Search Report from Ginger D. Roberts

... director of treasury services.

RESPONSE CITIES

As director of treasury services, McDannold oversees: the accounts payable, credit, insurance/ risk management and treasury departments at the company while also playing a major role directing Diebold's investments, including...

2/3,K/71 Item 5 from file: 636)

DIALOG(R) Fi. 36:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02006037 Supplier Number: 43615318 (USE FORMAT 7 FOR FULLTEXT)

SPECIAL REPORT EASTERN EUROPE - PART II: BUDAPEST

Financial Technology Insight, pN/A

Feb, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 242

... can move effective channels if they operate streamlined and efficient internal departments which can handle **functions** such as: **treasury**, **credit**, **risk management** and international transactions; with the same efficiency as do their Western counterparts. Travelling in Eastern...

2/3,K/72 Item 6 from file: 636)

DIALOG(R) Fi. 36:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

01983779 Supplier Number: 43552728 (USE FORMAT 7 FOR FULLTEXT)

COMPANY NEWS: REFS - IMRS announces joint marketing agreement

Financial Technology Insight, pN/A

Jan, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 117

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...an agreement with the Sydney-based software company Financial Emphasis Pty Ltd, to market a **treasury** risk and liquidity **management** system worldwide. The system initially marketed in Australasia by Financial Emphasis is called **Emphage** will be...

...and North America by IMRS as Treasury Control2. The product is a PC network-based **treasury** **management** application designed to support centralized and decentralized treasury operations. It provides an integrated framework for...ing...

...of business units; manage debt, investment, foreign exchange and hedging activity; control currency, interest rate, **credit** and liquidity **risk**; facilitate payment, accounting, auditing, treasury transactions, and ensure compliance with treasury policy guidelines. IMRS intends...

2/3,K/73 Item 7 from file: 636)

DIALOG(R) Fi. 36:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

01784679 Supplier Number: 42983850 (USE FORMAT 7 FOR FULLTEXT)

New Credit Risk Management System Launched

Search Report from Ginger D. Roberts

Credit Risk Management Report, v2, n10, pN/A
May 11, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter, Trade
Word Count: 21

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...and service provider for the international financial market-place, will market QUOTIENT Limits, its new credit risk management system, in North America. The product is designed to enable credit departments, bank treasury departments and trading management to consolidate credit limits in realtime at the start of the day. QUOTIENT Limits...

2/3, K/74 Item 1 from file: 613)
DIALOG(R) File: 13:PR Newswire
(c) 2002 PR Newswire Association Inc. All rights reserved.

00692846 200119NYW048 (USE FORMAT 7 FOR FULLTEXT)
Pegasus Solutions Recognized for Its Financial Risk Mgmt
PR Newswire
Wednesday, December 19, 2001 09:04 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT:

TEXT:
...announced has won the "Under \$500 Million Gold" Alexander Hamilton Award for Financial Risk Management from Treasury & Risk Management magazine.
Published by...cks Business Information, Treasury & Risk Management magazine
is a leading magazine for financial executives. Dallas-based Pegasus Solutions is leading...

...500 million in revenues in the Financial Risk Management category on behalf of Pegasus at Treasury & Risk Management's annual Best Practices Summit. "It's an honor to win this prestigious award and..."

...value through negative currency val...on swings," Wearden said.
Each year for the past six years, Treasury & Risk Management's Alexander Hamilton Award...
shareholder... by chief financial officers, treasurers and other senior financial managers in the categories of cash management, corporate finance, credit risk management, financial risk management, insurance, investor relations, retirement plan administration and technology. Finance or treasury...

...of less than \$500 million) are judged separately from those of larger organizations.

Company Information
Treasury & Risk Management (www.treasuryandrisk.com) is a leading magazine for chief financial officers, treasurers and other financial...

...publications covers all aspects of the financial function, including corporate finance, cash management and credit risk management, insurance, retirement

Search Report from Ginger D. Roberts

plan
administrati . technology, career development and investor relations. The
magazine, wh . is published ten times each year, reaches 46,100
subscribers.
Treasury & Risk Management is a unit of Wicks Business Information.

2/3,K/75 Item 2 from file: 613)
DIALOG(R)Fil 3:PR Newswire
(c) 2002 PR wire Association Inc. All rts. reserv.

00685921 20 1.05SPFW066 (USE FORMAT 7 FOR FULLTEXT)
CECA Selects F.Gard's Panorama to Support Market
PR Newswire
Wednesday, L . ber 5, 2001 12:40 EST
JOURNAL CODE R LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TY: NEWSWIRE
WORD COUNT: 3

TEXT:
...Ahorros (A.A.), the Spanish association of savings banks, has selected Panorama to provide market and **credit risk** management to its members.

Panorama will form the cornerstone of Ceca's market and **credit risk** management function for treasury and investment banking activities as part of its Global E : Control Sectorial Project. The project...

2/3,K/75 Item 3 from file: 613)
DIALOG(R)Fil 3:PR Newswire
(c) 2002 PR wire Association Inc. All rts. reserv.

00657989 20 1.0CGTU025 (USE FORMAT 7 FOR FULLTEXT)
Bank One Rep r . Q3 Earnings of \$.64 Per Share
PR Newswire
Tuesday, Oct . 16, 2001 07:59 EDT
JOURNAL CODE R LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TY: NEWSWIRE
WORD COUNT: 3

...6%, from reflected lo . second quarter. This average loan balances following efforts to reduce **credit risk** exposure and increased \$ reflecti . impact of ...ago quarter. Service charges on deposits . llion, or 49%, . improvement in **Treasury Management** volumes and pricing as well as a sh . in the payment of fees from net...

2/3,K/77 Item 4 from file: 613)
DIALOG(R)Fil 3:PR Newswire
(c) 2002 PR wire Association Inc. All rts. reserv.

00657302 2 1.0DCM034 (USE FORMAT 7 FOR FULLTEXT)
Association . Financial Pros Elects New BOD Membersare
PR Newswire
Monday, Oct . 15, 2001 10:27 EDT
JOURNAL CODE R LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TY: NEWSWIRE
WORD COUNT: 8

Search Report from Ginger D. Roberts

...600 million vertically-integrated textile manufacturer. Her areas of responsibility also include treasury, accounts receivable, credit administration and risk management. Laussade previous worked at Darden Restaurants, Inc. for 13 years in several positions...
G...

...the Polar Award committee. Laussade is a former member and officer of the Central Florida Treasury Management Association. She earned her Certified Cash Manager credential (CCM) in 1990.

Anne T. Kingsworth, CCM...

2/3,K/7 (Item 5 from file: 613)
DIALOG(R,PR) :PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00657301 200115DCM032 (USE FORMAT 7 FOR FULLTEXT)
Assn. for Financial Pros Elects All Female Leadership
PR Newswire
Monday, Feb 19, 2001 10:26 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT ID: NEWSWIRE
WORD COUNT: 111

...600 million vertically-integrated textile manufacturer. Her areas of responsibility also include treasury, accounts receivable, credit administration and risk management. Laussade previous worked at Darden Restaurants, Inc. for 13 years in several positions...
G...

...the Polar Award committee. Laussade is a former member and officer of the Central Florida Treasury Management Association. She earned her Certified Cash Manager credential (CCM) in 1990.

Anne T. Kingsworth, CCM...

2/3,K/7 (Item 6 from file: 613)
DIALOG(R,PR) :PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

0055016 200111CGW020 (USE FORMAT 7 FOR FULLTEXT)
Bank One Names Williams to Lead Community Investments
PR Newswire
Wednesday, Nov 11, 2001 10:00 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT ID: NEWSWIRE
WORD COUNT: 111

...community...
During 10 years in banking, Williams has served in relationship management, capital markets, credit and risk management, product and portfolio management, and treasury services. Most recently, she led administration and finance for Bank One's international...

Search Report from Ginger D. Roberts

2/3,K/) Item 7 from file: 613)
DIALOG(..)Fi 3:PR Newswire
(c) 2002 PR wire Association Inc. All rts. reserv.

005391C; 2 123NYF036 (USE FORMAT 7 FOR FULLTEXT)
Treasury An Risk Management' Calls for Entries for 2001 Finance Awards
PR Newswire Friday, Mar 3, 2001 10:58 EST
JOURNAL COD. PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TY NEWSWIRE
WORD COUNT: ,

TEXT:
...Alexander
Hamilton Aw : for Excellence in Treasury Management.

Each year for the past five years, **Treasury** and **Risk Management** has
recognized outstanding contributions to shareholder value by CFOs,
treasury managers and other senior financial managers...

...for projects completed in 2000 or 2001 in the
fields of cash management, corporate finance, **credit risk** management,
financial risk management, insurance, investor relations, retirement plans
and
technology. Companies that have won...

2/3,K/31 Item 8 from file: 613)
DIALOG(R)Fi 13:PR Newswire
(c) 2001 PR wire Association Inc. All rts. reserv.

004598E; 2 113DCM031 (USE FORMAT 7 FOR FULLTEXT)
AFP Elts: w Members to Its Board of Directors
PR Newswire Monday, Nov 13, 2000 12:20 EST
JOURNAL COD. PR NEWSWIRE, INTERACTIVE CONNECTION LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
DOCUMENT TY NEWSWIRE
WORD COUNT: ,

...of the man for Dan River Inc.,
where he is responsible for investor relations, corporate finance,
treasury functions, accounts receivable, **credit** administration and **risk**
management. He has been an active member of AFP since 1988, having served on the...

2/3,K/ 2 Item 9 from file: 613)
DIALOG Fi 13:PR Newswire
(c) 2001 PR wire Association Inc. All rts. reserv.

003584; 2 521HSW033 (USE FORMAT 7 FOR FULLTEXT)
Pricewaterho Coopers And Xrt-Cerg Combine Forces for Banking Relationship
Management In Payment
PR Newswire Wednesday, Nov 21, 2000 04:53 EDT
JOURNAL COD. PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TY NEWSWIRE
WORD COUNT:

...is designed as a non-bank corporate financial management solution. Our specialists in Financial Risk Management and Corporate Treasury assist clients in identifying, measuring, and managing market risk (interest-rate, currency exchange, raw materials, and operational risk) as well as liquidity, credit, and counterparty risk that arises from normal business activities and the use of various financial instruments. The PricewaterhouseCoopers...

2/3,K,5 (Item 1 from file: 813)
DIALOG File 13:PR Newswire
(c) 1998 PR Newswire Association Inc. All rts. reserv.

146088 HSF097
Kenneth R. Hopson Joins UST Inc. as Treasurer

DATE: April 1, 1999 14:00 EDT WORD COUNT: 191

...Desiro, senior vice president and controller. He will be responsible for the Company's treasury functions, including cash management, debt, credit, risk management and pension investments.

Prior to joining UST, Mr. Hopson was vice president/treasurer for...

2/3,K,5 (Item 2 from file: 813)
DIALOG File 13:PR Newswire
(c) 1998 PR Newswire Association Inc. All rts. reserv.

132160 NEF006
Thomson Visco Announces Appointment of Risk Management Specialist to Spearhead Dramatic Enhancement of Risk Management Capabilities

DATE: August 1, 1998 07:59 EDT WORD COUNT: 340

...the Federal Reserve Bank of New York. In this position, McCarthy gained direct experience in credit and market risk management concerns in capital markets and treasury areas. In addition, McCarthy's experience includes a position at First Union National Bank in...

2/3,K,5 (Item 3 from file: 813)
DIALOG File 13:PR Newswire
(c) 1998 PR Newswire Association Inc. All rts. reserv.

1194675 SFW049
Fair, Isaac Prepares the Way for a New Era in Credit Risk Management

DATE: December 3, 1997 14:29 EST WORD COUNT: 677

...announced how to support recent calls by the Federal Reserve Board for improvements in the credit risk area. At the BAI Asset-Liability and Management Conference, November 3, Federal Reserve Governor Susan Phillips noted "the inadequacy of the existing risk...

...risk." She went on, "We are actively encouraging the development of more effective approaches to credit risk management" at the enterprise level.

Search Report from Ginger D. Roberts

Since 1991, Fair, Isaac has helped businesses maximize the value...

2/3, K/86 (Item 4 from file: 813)
DIALOG(R) File 13:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0835552 NY059
HEIDI G. MILLER NAMED CHIEF FINANCIAL OFFICER OF TRAVELERS GROUP

DATE: June 1995 11:46 EDT WORD COUNT: 302

...company's Smith Barney subsidiary.

As Chief Financial Officer, and in addition to her current **credit** and **risk management** duties, Ms. Miller will manage the corporate accounting, treasury, and financial planning and analysis **functions**. These areas were previously supervised by James Dimon, who is relinquishing the CFO title and...

2/3, K/87 (Item 5 from file: 813)
DIALOG(R) File 13:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0792484 MN006
GRACO ANNOUNCES REGULAR QUARTERLY DIVIDEND

DATE: February 24, 1995 12:56 EST WORD COUNT: 186

...action, the Board of Directors has elected David M. Lowe as Treasurer. He will oversee **Treasury Operations, Credit and Collections, Risk Management, Investor Relations, and Investments**. Lowe comes to Graco from Ecolab, where he has been since...

2/3, K/88 (Item 6 from file: 813)
DIALOG(R) File 13:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0722740 CL008
DUFFEY JOIN: M. A. HANNA AS TREASURER

DATE: July 1994 10:41 EDT WORD COUNT: 418

...of treasurer.

As treasurer, Duffey is responsible for all cash management, banking relationships, financial structure, **credit policy, risk and pension fund management** and international **treasury operations**. Duffey reports to Douglas K. Hank, vice president and chief financial officer, M.A...

2/3, K/89 (Item 7 from file: 813)
DIALOG(R) File 13:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0679790 MN009
GRACO NAME JOE R. LEE TO BOARD OF DIRECTORS; ELECTS GRANER AS VICE PRESIDENT AND CONTROLLER AND WAGNER AS VICE PRESIDENT AND TREASURER

Search Report from Ginger D. Roberts

DATE: February 25, 1994 12:11 EST WORD COUNT: 305

...Graco as a Vice President in 1991. As Treasurer, he will also be responsible for Treasury Operations, Credit and Collections, Risk Management, Investor Relations, and Investments.

Graco applies technology and expertise for the management of fluids in...

2/3,K/90 (Item 8 from file: 813)
DIALOG(R) File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0604429 CL013
REVCO NAMES AGAN SENIOR VICE PRESIDENT OF REAL ESTATE

DATE: June 1, 1993 14:30 EDT WORD COUNT: 414

...September 1988 he was promoted to vice president and treasurer, responsible for the direction and management of Revco's treasury activities. He oversaw all banking, credit, risk management and investment activities, and ensured that all of Revco's financial transactions met corporate...

2/3,K/91 (Item 9 from file: 813)
DIALOG(R) File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0247663 SF011
PENNZOIL COMPANY ANNOUNCES PROMOTIONS

DATE: March 2, 1990 16:43 EST WORD COUNT: 526

...of Pennsylvania. Previously Pennzoil's treasurer, he was responsible for corporate finance and bank relations, treasury operations, corporate credit, risk management, shareholder relations and pension fund investment management.

Hemeyer, 51, joined Pennzoil in 1980 and has...

2/3,K/92 (Item 1 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2002 Gale Group. All rts. reserv.

09155267 Supplier Number: 79829812 (USE FORMAT 7 FOR FULLTEXT)
LTV taps D. more as VP, controller.
American Capital Market, v109, n213, p9
Nov 1, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 164

... that Clifford R. Brown had joined LTV as vice president and treasurer, responsible for the treasury, credit and risk management function of the company. Prior to joining LTV, Brown worked in a number of positions at...

Search Report from Ginger D. Roberts

2/3,K/93 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07930021 Supplier Number: 66279553 (USE FORMAT 7 FOR FULLTEXT)

Former Vastar executives switch to new firms.

The Oil and Gas Journal, v98, n41, p33

Oct 9, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 505

... its merger with BP. He comes to Burlington--where he will be accountable for all treasury functions, including credit and risk management --with more than 22 years of treasury experience.

Jeffrey M. Bender has been named vice...

2/3,K/94 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07628589 Supplier Number: 63664604

MALAYSIA: OCBC TO OUTFIT SYSTEMS WITH RM 23 MN.

Star, p7

July 25, 2000

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...by OCBC Bank (M) Bhd (OCBC) in its technology upgrading works. This includes trade processing, treasury, credit and risk management as well as 24-hour Electronic lobbies. The statements were revealed by Albert Yeoh, the...

2/3,K/95 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07619909 Supplier Number: 62926306 (USE FORMAT 7 FOR FULLTEXT)

ABC ANNOUNCES RESTRUCTURING.

The Middle East, p17

Feb, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General

Word Count: 165

... a set of predefined benchmarks.

The reorganisation is completed by the creation of three further functions -- group treasury, administrative group and credit risk group, each reporting directly to the president and chief executive.

2/3,K/96 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07039953 Supplier Number: 57231664 (USE FORMAT 7 FOR FULLTEXT)

PEOPLE.

Institutional Investor International Edition, v23, n4, p11

April, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 3638

... member. "Some people wrongfully dismiss him as a bean-counting accountant who watches over the **treasury function**," says a person familiar with Vorstand politics. Actually, Krumnow has accumulated significant power, second only...

...given direct control over risk management. That means he has oversight over financial market and **credit risk** activities -- a task that was not nearly so clearly defined in DMG's case before...

2/3,K/97 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

07039946 Supplier Number: 57231652 (USE FORMAT 7 FOR FULLTEXT)
BANCO PROVINCIAL.
Institutional Investor International Edition, v23, n3, p2S14
March, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1152

... division." Today, Provincial's four principal areas are corporate banking, commercial banking, capital markets and **treasury**, and fund **management**. Support levels were also established for information technology, **credit risk** assessment, human resource management, and legal services. Restructuring and decentralization of human resources has enabled...

2/3,K/98 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05902885 Supplier Number: 53117461 (USE FORMAT 7 FOR FULLTEXT)
Use Fine-Tooth Comb On Asset-Backeds.
American Banker, v163, n204, pNA
Oct 23, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 514

... Brosnan said.
But problems are cropping up, he told bankers Tuesday in Orlando at the **credit risk** and **treasury management** conference sponsored by the Bank Administration Institute.
Mr. Brosnan declined to cite cases in which...

2/3,K/99 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05377971 Supplier Number: 48178079 (USE FORMAT 7 FOR FULLTEXT)
Credit card charge-offs rise, along with bank offers
American Banker, p6A
Dec 15, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1376

... November, Federal Reserve Board Governor Susan Phillips, speaking in Chicago at the Asset/Liability and **Treasury Management** Conference of the Bank Administration Institute, implicitly recognized the **credit risk** problem by calling for new approaches to **credit risk** management: "While industry efforts to quantify credit risks are still in the early stages of..."

...and systemic risks. Indeed, these efforts might eventually lead to new supervisory regimes for addressing **credit risk**"

The financial world, however, is not unanimous in its assessment of the state of consumer...

2/3,K/100 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04878373 Supplier Number: 47176749 (USE FORMAT 7 FOR FULLTEXT)

STRATEGIC RISK MANAGEMENT: DRIVING RISK-ADJUSTED RETURN ON CAPITAL
American Banker, p10A

March 3, 1997

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1465

... going to do this?"

In the old banking paradigm, risk management really focused strictly on **credit risk**, which prompted many bankers to live by the 3-6-3 rule: lend money at...

...liability management changed all that, says CIBC's Bob Mark, executive vice president of corporate **treasury** and market risk **management**. "There was now a recognition of the fact that a bank's net interest income..."

2/3,K/101 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04131695 Supplier Number: 46029759 (USE FORMAT 7 FOR FULLTEXT)

Institutionwide Risk Management
Bank Systems + Technology, p11

Jan, 1996

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 794

... investment banks have a greater need for global risk management, systems that integrate market and **credit risk** functions across all businesses, according to Dr. Robert Mark, evp responsible for corporate **treasury** and market risk **management**, Canadian Imperial Bank of Commerce (CIBC). 'The failure of a lot of institutions is to..."

2/3,K/102 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

03987268 Supplier Number: 45788809
OCBC reshuffles top ranks in ops revamp
Straits Times, p15
Sept 15, 1997

Search Report from Ginger D. Roberts

Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...be responsible for retail and enterprise banking 2. Ms Elizabeth Sam - previously responsible for investment **management** and **treasury** operations, will now be responsible for wholesale banking and investment management 3. Mr Wong Nang...

...of group human resources and external relations 4. Mr Jairam Amrith - formerly in charge of credit and market **risk**, he will be in charge of group risk management 5. Mr Lai Teck Poh - earlier...

2/3,K/103 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01377073

Economists set up in **treasury** department.
CASHFLOW MAGAZINE July, 1986 p. 25

Many companies are switching their economists to **treasury** department **functions**, such as evaluating credit and investment policies. For example, Manville recently transferred an economist from...

...its **treasury** department, where he helps determine if customers in various industries constitute a good **credit risk** and to help formulate policies for investment of corporate pension funds. Economists performing **treasury** **functions** must overcome their focus on the theoretical. Although economics departments at many companies were once...

...are no longer reliable, the fortunes of business economists have dropped, prompting their movement into **treasury** **functions**.

2/3,K/104 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

13743826 SUPPLIER NUMBER: 77336220 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Optimizing the Allocation of Capital. (Excerpt)

Smithson, Charles; Hayt, Gregory

RMA Journal, 20, 10, 67

July, 2001

DOCUMENT TYPE: Excerpt ISSN: 1531-0558 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 513 LINE COUNT: 00304

... is being deployed within the unit.

The numerator represents the economic earnings of the unit. **Credit risk** enters the risk-adjusted return calculation in the numerator as a provision for expected losses...

...in the way they treat capital. The more common approach is to give each unit credit for the **risk** capital deployed, that is, to reflect earnings on the risk capital as if it were...

...a risk-free asset. However some practitioners keep the return on capital for a central "treasury" function. If RAROC exceeds the cost of capital, then the business unit is contributing to value...

Search Report from Ginger D. Roberts

2/3,K/105 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

13362198 SUPPLIER NUMBER: 73821441 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Executive Changes.(banking industry appointments)(Brief Article)
Fung, Amanda
American Banker, 165, 82, 3
April 30, 2001
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 611 LINE COUNT: 00052

... is international group. She has 20 years of banking experience in relationship management, capital markets, **credit and risk management**, product and portfolio management, and **treasury** services.

MIDDLE EAST, N.Y.

Dime Savings Bank of New York has hired John J. Mulvanerty as...

2/3,K/106 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11756650 SUPPLIER NUMBER: 56219342 (USE FORMAT 7 OR 9 FOR FULL TEXT)
DEUTSCHE BANK TO ADD OPERATIONAL RISK UNIT.
Haggerty, Jeany
Derivatives Week, 8, 31, 1
August 2, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 137 LINE COUNT: 00046

... has now been selected yet--and the heads of Deutsche Bank's market risk and credit risk divisions will report to Thomas Fischer, member of the board of managing directors responsible for **treasury** and market risk management in Frankfurt. Fischer declined comment.

At this stage, it is unclear how many people Deutsche...

2/3,K/107 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

1175647 SUPPLIER NUMBER: 56219167 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NEW DEVELOPMENT BANK KICK-STARTS TREASURY.(Brief Article)
Derivatives Week, 8, 23, 4
June 7, 1999
DOCUMENT TYPE: Brief Article LANGUAGE: English RECORD TYPE:
Fulltext
WORD COUNT: 199 LINE COUNT: 00018

TEXT:

...created Balkan Sea Trade and Development Bank, based in Greece, is hiring for a new **treasury** team and setting its **risk management** policy according to Andrey Kasiyanenko, v.p. finance. The bank--which opened for business last...

...treasury manager and up to three derivatives dealers to trade in forex, interest rate and credit derivatives to **hedge** risk as well as extending hedging products to local banks and corporates. "The initial focus...

2/3,K/108 (Item 5 from file: 148)

Search Report from Ginger D. Roberts

DIALOG(+)File 48: The Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

0992847. SUPPL IR NUMBER: 20079534 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Consumer debt: credit card charge-offs rise, along with bank offers. (Cover Story)

Radding, Alan
American Banker, v 2, n239, p6A(2)
Dec 15, 1997

DOCUMENT TYPE: Co Story ISSN: 0002-7561 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1468 LINE COUNT: 00122

... November, Federal Reserve Board Governor Susan Phillips, speaking in Chicago at the Asset/Liability and Treasury Management Conference of the Bank Administration Institute, implicitly recognized the **credit risk** problem by calling for new approaches to **credit risk** management: "While industry efforts to quantify credit risks are still in the early stages ...

...and systemic risks. Indeed, these efforts might eventually lead to new supervisory regimes for addressing **credit risk**"

The financial world, however, is not unanimous in its assessment of the state of consumer...

2/3,K/09 (ID: 6 from file: 148)
DIALOG(+)File 148: The Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

0823893. SUPPL IR NUMBER: 17478132 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Brazil: Oil & Gas in Latin America 1995 (Industry Overview)

Hawrylyshyn, George
LatinFinance, n70, DOG48(3)
Sep, 1995
DOCUMENT TYPE: Industry Overview ISSN: 1048-535X LANGUAGE:
English REV. 3 RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1,776 LINE COUNT: 00724

... 1993: US\$1.3 Bn
Trade finance services include import and export finance, letters of **credit**, exchange and **hedging**. The bank recently participated in Eximbank guaranteed bank-to-bank facilities. Its areas of specialization include trade finance, capital markets, corporate finance, **treasury**, commercial banking and fund management.

Comments: The bank is headquartered in Rio de Janeiro, Brazil, with a representative office in...

2/3,K/10 (ID: 7 from file: 148)
DIALOG(+)File 148: The Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

0812652. SUPPL IR NUMBER: 17399127 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Anthony Di Iorio joins PaineWebber as Executive Vice President and
Controller.

Business Wire, p91-050
Sep 14, 1995
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 176 LINE COUNT: 00029

... who has served as executive vice president, treasurer and controller will focus exclusively on the **treasury functions**. This

Search Report from Ginger D. Roberts

includes meeting firm's funding requirements, overseeing credit risk, and maintaining relationships with banks, rating agencies and credit institutions. Di Leo and Smith report...

2/3, K/ 11 (18-1.8 from file: 148)
DIALOG .)File 148: The Group Trade & Industry DB
(c)2001 The Gale Group. All rights reserved.

07170 . . . SUPP. : NUMBER: 14980779 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Corporate treasure join the revolution. (derivatives market) (Interview)
Kaplan, Laurie
Future . . . (Cedar Fa . . . , Iowa), v23, n1, p30(2)
Jan, 1994
DOCUMENT TYPE: Interview ISSN: 0746-2468 LANGUAGE: ENGLISH
RECORD TYPE: FULL T; ABSTRACT
WORD COUNT: 173 LINE COUNT: 00134

... with O'Conor.
Q: What about senior management? Is its attitude important?
A: Absolutely. Senior management can either facilitate a treasury staff's ability to do its job or it can create significant obstacles. A financial...

...on its own. We recommend senior management approve guidelines on product type, security and counterparty credit risk. It also should establish policies that specify, for each type of transaction, the kind of...

2/3, 12 (I 9 from file: 148)
DIALOG, File 148. The Group Trade & Industry DB
(c)20 2 The Gale Group. All rts. reserv.

03240-1 SUPPLY NUMBER: 05269951
Good image opens doors to treasury advancement. (opportunities for cash
managers) (Treasury Careers - the Climb to the Top)
Gamble, Richard H
Cashflow Magazine, v3, n8, p46 (2)
Aug, 1991
ISSN 1061-6525 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: Cash managers have a better chance to become a CFO than credit managers because of their cash flow awareness, knowledge of good outside contacts. The cash manager's challenge lies in treasury management ; learning about cash and borrowing, capital structure, investor relations, risk management...

2/3, X/113 (Int. 1 from file: 20)
DIALO 'R)File 2... log Global Reporter
(c) 2 2 The Dial Corp. All rts. reserv.

21700: 7 (USE 7 OR 9 FOR FULLTEXT)
How wise was Ludwig's net?
Michael Murray
SUNDAY BUSINESS P.
March 10, 2002
JOURNAL CODE: FST LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 141.
(USE FORMATTED FOR FULLTEXT)

Search Report from Ginger D. Roberts

... systems. but there is no evidence from what we have seen to date that the credit risk management side fell down on its job. Count: party risk units were in place.
The same...

2/3,K/114 (I . 2 from file: 20)
DIALOG(R)File 20: alog Global Reporter
(c) 2002 The Dial Corp. All rts. reserv.

19317929 (USE FO . 7 OR 9 FOR FULLTEXT)
Association for nancial Professionals Elects New Members To Its Board of
Directors
PR NEWSWIRE
October 15, 2001
JOURNAL CODE: WP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1138

(USE FORMAT 7 C FOR FULLTEXT)

... the Pin le Award committee. Laussade is a former member and officer of the ntral Florida Treasury Management Association, and earned her Certif. Cash Manager credential (CCM) in 1990.
Anne E. Holl sworth, CCM...

2/3,K/115 (I . 3 from file: 20)
DIALOG(R)File 20: alog Global Reporter
(c) 2002 The Dial Corp. All rts. reserv.

19317925 (USE FO . 7 OR 9 FOR FULLTEXT)
Association for nancial Professionals Elects All Female Leadership For
First Time in e, anization's History
PR NEWSWIRE
October 15, 2001
JOURNAL CODE: WP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 734

(USE FORMAT 7 C FOR FULLTEXT)

... the Pin le Award committee. Laussade is a former member and officer of the ntral Florida Treasury Management Association, and earned her Certif. Cash Manager credential (CCM) in 1990.
Anne E. Holl sworth, CCM...

2/3,K/116 (I . 4 from file: 20)
DIALOG(R)File 20: alog Global Reporter
(c) 2002 The Dial Corp. All rts. reserv.

16396021 (USE FO . 7 OR 9 FOR FULLTEXT)
Executive Changes
AMERICAN BANKER,
April 30, 2001
JOURNAL CODE: WA LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 569

(USE FORMAT 7 C FOR FULLTEXT)

... She has years of banking experience in relationship management, capital markets, credit and risk management , product and portfolio management , and treasury services.
MIDDLE ATLANTIC

Search Report from Ginger D. Roberts

Prime Savings: Bank of New York has hired John J. Mulvanerty as...

2/3,K/117 (I 5 from file: 20)
DIALOG(R)File 2000
(c) 2002 The Dial Corp. All rts. reserv.

15647371 (USE FOR P 7 OR 9 FOR FULLTEXT)
Marine insurance : ped for revival
JAMES BREWER
LLOYD'S LIST, p22
March 16, 2001
JOURNAL CODE: F
WORD COUNT: 535
LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... were likely to grow, especially for small to medium-sized corporations with limited in-house **treasury** and risk **management** expertise. Prof. Dickin and Mr Winter have developed a global rating index in an attempt...

2/3,K/118 (I 6 from file: 20)
DIALOG(R)File 2000
(c) 2002 The Dial Corp. All rts. reserv.

14801-23 (USE FOR P 7 OR 9 FOR FULLTEXT)
Banking and finance in the new millennium
HINDU
January 25, 2001
JOURNAL CODE: FH
WORD COUNT: 259
LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... excellent processes of credit diversification, at least, human resources. Fortunately, we... will require a combination of new technologies, better credit and risk appraisal, **treasury management**, product internal control and external regulations and not the

2/3,K/119 (I 7 from file: 20)
DIALOG(R)File 2000
(c) 2002 The Dial Corp. All rts. reserv.

14734-01 (USE FOR P 7 OR 9 FOR FULLTEXT)
India: South India BUSINESS LINE
January 20, 2001
JOURNAL CODE: FH
WORD COUNT: 347
LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... entire credit banking requirements. Special emphasis is being given to retail, trade finance, credit risk management, treasury and financial operations of the bank. It also supports true online real-time banking which...

2/3,K/120 (I 8 from file: 20)

Search Report from Ginger D. Roberts

DIALOG(R) File 2
(c) 2 02 The Dia
log Global Reporter
Corp. All rts. reserv.

13455 13 (USE F
Syndicate Bank 1.
Arun Ver
ECONOMIC TIMES
October 25, 2000
JOURNAL CODE: WI
WORD COUNT: 316

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 FOR FULLTEXT)

... by 2002 -
The bank is
treasury man
behind this exerci

planned to train its staff in critical areas like
asset and credit risk management. The basic idea
is to help the banks staff play a more...

2/3, K/121 (2
DIALOG(R) File 2
(c) 2002 The Dia
log Global Reporter
Corp. All rts. reserv.

12161 25 (USE F
Pittsburgh Post-Gazette Executive in the Spotlight Column

Patria Sabatin
KRTBN KNIGHT-RIDDER
PENNSYLVANIA)
July 10, 2000
JOURNAL CODE: K
WORD COUNT: 246

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 FOR FULLTEXT)

... to cre
higher growth
management an
growth.

Q: What is
biggest challenge...

2/3, K/122 (2
DIALOG(R) File 2
(c) 2002 The Dia
log Global Reporter
Corp. All rts. reserv.

11076 05 (USE F
Ceska Sporitelna
REGULATORY NEWS
May 17, 2000
JOURNAL CODE: WI
WORD COUNT: 936

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 FOR FULLTEXT)

... liability
he became head
management board

management and became head of treasury in 1996. In 1997
credit risk management, in 1998 he joined the
deputy CEO, becoming CEO in 1999...

2/3, K/123 (2
DIALOG(R) File 2
(c) 2002 The Dia
log Global Reporter
Corp. All rts. reserv.

Search Report from Ginger D. Roberts

10420363 (USE F:
Turk Ekonomi Bank
REGULATORY NEWS S
April 05, 2000
JOURNAL CODE: WI
WORD COUNT: 383

F 7 OR 9 FOR FULLTEXT)
- Final Results - Part 3
ICE

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 (FOR FULLTEXT)

... Board .
limits are set by
branch operation.
Limits on both...

Directors and executed by ALCO. Country and counterparty
Credit Committee. The **risk** management process for
and various other business functions is centralised.

2/3, K/124 (I 12 from file: 20)
DIALOG(R)File 2: alog Global Reporter
(c) 2002 The Dia Corp. All rts. reserv.

07290063 (USE FO F 7 OR 9 FOR FULLTEXT)

Inbrief
BANGKOK POST, p3
September 18, 1999
JOURNAL CODE: FI
WORD COUNT: 585

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 (FOR FULLTEXT)

... staff o
financial institu
courses in
management ,
re-engineering, t
BankThai, which was created through the merger of 14
ns.
treasury , trade finance, **credit** analysis, **risk**
porate debt restructuring, credit review and evaluation,
l quality management, and a leadership...

2/3, K/125 (I 13 from file: 20)
DIALOG(R)File 2: alog Global Reporter
(c) 2002 The Dia Corp. All rts. reserv.

06561197 (USE FO F 7 OR 9 FOR FULLTEXT)
Powszechny Bank
REGULATORY NEWS S
August 05, 1999
JOURNAL CODE: WI
WORD COUNT: 242

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 (FOR FULLTEXT)

... the Bo.
superised Cred
Payments Division
Banking.
ir Alexander...

of International Moscow Bank (IMB) in Moscow where he
nd Risk Management Division and partly **Treasury** and
In 1999 he was also responsible for Correspondent
cker...

2/3, K/126 (I 14 from file: 20)
DIALOG(R)File 2: alog Global Reporter
(c) 2002 The Dia Corp. All rts. reserv.

0585-709 (USE FO F 7 OR 9 FOR FULLTEXT)
Bank to have low
Gayatri Nayak
ECONOMIC TIMES OF INDIA

Search Report from Ginger D. Roberts

June 21, 1999

JOURNAL CODE: WI
WORD COUNT: 514

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 (FOR FULLTEXT)

... committee headed by the chairman/CEO/ED and should comprise of department, treasury, credit risk management department and chief economist.

2/3 5/127 (I
DIALOG(R)File 20
(c) 002 The Dial

15 from file: 20)
alog Global Reporter
Corp. All rts. reserv.

04359422 (USE FO
THE JAKARTA POST:
JAKARTA POST
February 06, 1998
JOURNAL CODE: FO
WORD COUNT: 435

I 7 OR 9 FOR FULLTEXT)
3 to boost stake in Panin to over 24%

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 (FOR FULLTEXT)

... will o: stress when Pacific techniques, while or international

he hand highlight areas where ANZ's expertise can such as treasury and credit risk management on the other will identify opportunities, such as cards de finance...

2/3 5/128 (I
DIALOG(R)File 20
(c) 002 The Dial

16 from file: 20)
alog Global Reporter
Corp. All rts. reserv.

03800067 (USE FO
Regulators Tell I
SE ON TITLE:
KAREN TALLEY
AMEF JAN BANKER
October 23, 1998
JOURNAL CODE: WI
WORD COUNT: 501

I 7 OR 9 FOR FULLTEXT)
ns: Use Fine-Tooth Comb On Asset-Backed
sets

63, p24

LANGUAGE: English RECORD TYPE: FULLTEXT

(. : FORMAT 7 (FOR FULLTEXT)

... problems cred: risk and
Adm stration I:
. Brosnan

cropping up, he told bankers Tuesday in Orlando at the treasury management conference sponsored by the Bank tute.
lized to cite cases in which...

2/3 5/129 (I
DIALOG(R)File 20
(c) 002 The Dial

17 from file: 20)
alog Global Reporter
Corp. All rts. reserv.

03700071 (USE FO
BANKING EDUCATION
AUSTRALIAN BANKER
October 01, 1998
JOURNAL CODE: WI
WORD COUNT: 219

I 7 OR 9 FOR FULLTEXT)
LECTURE THEATRE TO MARKET PLACE

LANGUAGE: English RECORD TYPE: FULLTEXT

(. : FORMAT 7 (FOR FULLTEXT)

Search Report from Ginger D. Roberts

... to the three areas of management: credit, operational risk and economic capital could then be applied to the carried out...

2/3 1/130 (18 from file: 20)
DIAM (R) File 20
(c) 02 The Dia

033 80 (USE FOR FULLTEXT)
INVESTOR RELATION
Investors want more than just a glossy annual report: they want information. The sets answers. Company FINANCIAL DIRECTOR Oct 09, 1998 JOURNAL CODE: W LANGUAGE: English RECORD TYPE: FULLTEXT WORKS COUNT: 1961

(18 FOR FULLTEXT)

... so, what are its responsibilities? Are credit limits established for its counterparties with whom the treasury function does business? TAXATION
How does the company's effective tax rate compare with other companies...

2/3 1/131 (19 from file: 20)
DIAM (R) File 20
(c) 02 The Dia

032 88
BANCA INTESA SPA (133047)
EXT. COMPANY NEWS
Oct 27, 1998 JOURNAL CODE: FI LANGUAGE: English RECORD TYPE: FULLTEXT WORKS COUNT: 217

... and risk management policy. Company will gradually takeover bond and equity trading and financial leasing businesses will be transferred to company's subsidiary...

2/3 1/132 (20 from file: 20)
DIAM (R) File 20
(c) 02 The Dia

033 77
Hedge funds: second warning (Fonds spéculatifs: la deuxième alerte)
LEADER, p38
Oct 14, 1998 JOURNAL CODE: W LANGUAGE: French RECORD TYPE: ABSTRACT WORKS COUNT: 138

America's treasury of investment limit risk, upset the bond markets and led to a run on bonds. Ellington Capital Management has more than \$4 billion. It was created and is managed by former...

Search Report from Ginger D. Roberts

2/ /133 (21 from file: 20)
DIA R)File 20 alog Global Reporter
(c) 2 The Dia Corp. All rts. reserv.

030 12
Hug Stewart Jon C*ATS Software; Former IQ and SunGard Executive to Head
: S' Europea Middle Eastern and African Operations
PR : WIRES
Oct 12, 1998
JOU CODE: W
WOF UNT: 354
LANGUAGE: English RECORD TYPE: FULLTEXT
res... manager SunGard Capital Markets. While at SunGard, Stewart was
and responsible for sales of treasury trading systems, risk management
Uni derivatives systems throughout Europe. Stewart has a BA from Oxford
city. He p atly resides...

2/ /134 (22 from file: 20)
DIA R)File 20 alog Global Reporter
(c) 2 The Dia Corp. All rts. reserv.

024 3 (USE P 7 OR 9 FOR FULLTEXT)
Uni nk's First alf Profits Up 20%
BUS S DAILY (PHILIPPINES), p1
Aug 06, 1993
JOU CODE: W
WOF COUNT: 43
LANGUAGE: English RECORD TYPE: FULLTEXT
(FORMAT 7 FOR FULLTEXT)
... modern combination thrust, aggressive cash management and forex
tre... y servic to top corporate, and robust credit and treasury
ri... manag... systems. The bank is expanding its reach through
alt... ate channe uch as "kiosk" branches, off...

2/ /135 (23 from file: 20)
DIA (R)File 20 alog Global Reporter
(c) 2 The Dia Corp. All rts. reserv.

001 16 (USE P 7 OR 9 FOR FULLTEXT)
ITC assic Financ... revival on course
S... ON TITLE: ESTMENT & FINANCE
Dhe Kothari
FIN TIAL EXPRESS:
Aug 13, 1997
JOU CODE: W
WOF UNT: 32
LANGUAGE: English RECORD TYPE: FULLTEXT
(FORMAT 7 FOR FULLTEXT)
... new man... director Mukesh Palta a free hand in selecting his key
exec... ives for... portant functions like credit risk management,
ti... treasury operat... s, marketing and stockbroking, among others.
he company allowed Palta the option of recruiting...
?

Search Report from Ginger D. Roberts

?show files;ds
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200229
 (c) 2002 Thomson Derwent
File 344:CHINESE PATENTS ABS APR 1985-2002/MAR
 (c) 2002 EUROPEAN PATENT OFFICE
File 347:JAPIO Oct/1976-2001/Dec(Updated 020503)
 (c) 2002 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	240	CREDIT(3N)MANAG?
S2	94	CREDIT(5N) (RISK? OR HEDG?)
S3	897971	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT()SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	9810	SUBAGENT? OR SUB()AGENT? OR SUBSIDIARY OR (SECONDARY OR BA- CKUP OR SUPPORT? OR SECOND) (2W)AGENT? ?
S5	402876	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASE- R? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	112825	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	10092	S4 OR ADVISOR?
S8	11	S1 AND S2
S9	14	MANAG? (S) S2
S10	16	S8:S9
S11	0	S10 AND S3 AND S4 AND S5 AND S6
S12	0	S10 AND S3 AND S7
S13	0	S10 AND (S3 OR S7) AND S5 AND S6
S14	0	S10 AND (S3 OR S7)
S15	0	S10 AND S5(6N)S6
?		

Search Report from Ginger D. Roberts

```
?show files;ds
File` 77:Conference Papers Index 1973-2002/Mar
    (c) 2002 Cambridge Sci Abs
File  35:Dissertation Abs Online 1861-2002/Apr
    (c) 2002 ProQuest Info&Learning
File  65:Inside Conferences 1993-2002/May W1
    (c) 2002 BLDSC all rts. reserv.
File  2:INSPEC 1969-2002/May W1
    (c) 2002 Institution of Electrical Engineers
File 233:Internet & Personal Comp. Abs. 1981-2002/May
    (c) 2002 Info. Today Inc.
File 474:New York Times Abs 1969-2002/May 09
    (c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/May 09
    (c) 2002 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Apr
    (c) 2002 The HW Wilson Co.
```

Set	Items	Description
S1	686	CREDIT(3N)MANAG?
S2	700	CREDIT(5N) (RISK? OR HEDG?)
S3	156903	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT()SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	34034	SUBAGENT? OR SUB()AGENT? OR SUBSIDIARY OR (SECONDARY OR BA- CKUP OR SUPPORT? OR SECOND) (2W)AGENT? ?
S5	659160	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASE- R? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	1288203	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	55158	S4 OR ADVISOR?
S8	73	S1 AND S2
S9	145	MANAG? (S)S2
S10	148	S8:S9
S11	0	S10 AND S3 AND S4 AND S5 AND S6
S12	1	S10 AND S3 AND S7
S13	2	S10 AND (S3 OR S7) AND S5 AND S6
S14	4	S10 AND (S3 OR S7)
S15	3	S10 AND S5(6N)S6
S16	103	S1 AND (RISK? OR HEDG?)
S17	178	S10 OR S16
S18	6	S17 AND S5(6N)S6
S19	10	S12:S15 OR S18
S20	8	S19 NOT PY>2000
S21	8	RD (unique items)

?t21/7/all

21/7/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01407057 ORDER NO: AADAA-I9511023
CANONICAL CORRELATION ANALYSIS OF CHANGES IN FINANCIAL INSTRUMENTS USED FOR
RISK MANAGEMENT AFTER DISCLOSURE REQUIREMENTS OF SFAS 105
Author: HAMMETT, TED M.
Degree: D.B.A.
Year: 1994
Corporate Source/Institution: LOUISIANA TECH UNIVERSITY (0109)
Source: VOLUME 55/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3906. 131 PAGES

The Financial Accounting Standards Board has attempted to address issues which for many years have either been ignored or inconsistently

applied, including disclosure of significant items within the financial statements. The Board, in 1986, added a project on financial instruments and off-balance-sheet financing to its agenda.

This study analyzed the choices made by **management** as a result of the release of the Statement of Financial Accounting Standards (SFAS) No. 105 Disclosure of Information About Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of **Credit Risk**. This study examined **management** choices of financial instruments used in controlling risk, as well as investors' perception of firm value as a result of the additional disclosure. The study encompassed the comment period of the exposure draft, and after the effective date of the pronouncement.

Using canonical correlations and Bartlett's Chi-square test SFAS 105 was shown to be somewhat benign as a factor in decision making within a corporate environment. Management did not assume any different degree of risk nor did they change their investment strategy with the additional disclosure requirements of that pronouncement. However, there was a change in the perceived value of the firm by investors, which occurred during the period of the release of this SFAS.

Although the canonical correlation model was not significant as defined, the observations used in the study give direction for future research. In the process of gathering data for this study, it was found that most of the firms which used financial instruments, particularly hedging and guarantees, were protecting investments in foreign countries from inflation and currency rate fluctuation. Based on this, it is clear that the elements that drive decisions for investments in financial instruments are not solely from the internal environment of a firm, but are also influenced by external forces.

This study's contribution was to show that management decisions are not influenced by disclosure of those **decisions to investors**. The purpose of SFAS 105 did not lie in changing managements' behavior in financial instrument selection, but rather to provide a consistent pattern of reporting to the investing public.

21/7/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

1031259 ORDER NO: AAD88-24464
FINANCIAL MANAGEMENT TRAINING NEEDS OF EXTENSION HOME ECONOMISTS (OHIO)
Author: BOWEN, CATHY FAULCON
Degree: PH.D.
Year: 1988
Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)
ADVISER: JOAN E. GRITZMACHER
Source: VOLUME 49/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3710. 180 PAGES

The purpose in this descriptive correlational study was to determine the financial **management** training needs of Extension home economists (**agents**) in Ohio. The Borisch Model of Needs Assessment was used to determine the **agents**' perceptions about the importance of, their knowledge level, and their ability to teach competencies in seven areas of financial **management**: budgeting, **consumer** financial services, **consumer credit**, **risk management**, retirement, estate planning and investments.

The entire population of **agents** employed at the time the survey was conducted was included in the study. A return rate of 93% was obtained (63 of 68).

According to mean scores, **agents** perceived the areas of investments, **consumer** financial services, and estate planning as the three areas that were least important to their current job responsibilities (however, these

topics were rated as important) and as the areas in which they had the lowest level of knowledge.

According to mean scores, estate planning, investments, risk management and retirement were the areas **agents** had the lowest ability to teach. The area of budgeting had the highest mean score across the three scales of importance, knowledge of, and ability to teach financial management competencies. Budgeting was also the area of financial management which **agents** spent the greatest number of hours planning and presenting programs. In addition, budgeting was the area of financial management local **advisory** boards most **recommended** programming be presented.

Relationships between age and perceptions of knowledge of and ability to teach most competency areas of financial management ranged from low to moderate. Almost no relationships were found between tenure with the Extension Service and number of financial management workshops attended and **agents**' perceptions of their knowledge of and ability to teach competency areas. Tenure with the Extension Service was related to **agents**' perception of knowledge of and ability to teach estate planning and the number of financial management workshops attended was related to knowledge of and ability to teach investments.

High priority areas for training according to knowledge and ability to teach discrepancy scores are: estate planning, risk management, and retirement. The variance in training needs of **agents** could not be explained by the **agents**' tenure with the Extension Service, master's degree area of specialization and prior training in financial management.

21/7/3 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6625723

Title: Make a quick decision [mortgages]

Author(s): Lewis, N.

Journal: Financial World p.39-40

Publisher: Chartered Inst. Bankers,

Publication Date: June 2000 Country of Publication: UK

CODEN: FIWOFW ISSN: 1360-4295

Material Identity Number: H227-2000-005

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Barclays has over 8 million current account holders, or 20 per cent of the market in the UK. It is for these people that an innovative new system has been developed and recently implemented to allow Barclays to offer instant mortgage decisions to these existing **customers**. Developed by the Credit Risk Management Team at Barclays, the Pre-Approved Mortgage Limits (PAML) system is an innovative use and application of technology for the benefit of the **customer** -who get faster and more consistent decisions as well as being able to find out immediately whether Barclays can provide them with the mortgage they want, as well as a risk assessment that is consistent for all customers-as automated rule sets are applicable to mortgage applications. And all these features, says Barclays, are part of its overall strategy to put the customer first. (0 Refs)

Subfile: D

Copyright 2000, IEE

21/7/4 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

4754198 INSPEC Abstract Number: C9410-7120-012

Title: Introducing ES technology through-out commercial divisions of a group of Swiss Banks

Author(s): Davila, J.M.

Author Affiliation: UNICIBLE Dev. Informatiques S.A., Lausanne, Switzerland

Book Title: Analysis of the operational experiences of artificial intelligence in banking p.273-83

Editor(s): Nottola, C.; Rossignoli, C.

Publisher: Franco Angeli, Milan, Italy

Publication Date: 1994 Country of Publication: Italy 416 pp.

ISBN: 88 204 8648 2

Language: English Document Type: Book Chapter (BC)

Treatment: Applications (A); Practical (P)

Abstract: Unicible Developpements Informatiques is introducing ES technology through-out the commercial divisions of a group of Swiss banks. Every aspect of credit operation and management is being connected to the KB. demand analysis; credit granting (or rejection) decision; credit renewal decision; guaranty value analysis; follow up and surveillance of credit portfolio; figuring out in advance if a customer is in danger . . . and, in this case, which action to suggest ; selection of customers for new product proposals; product mis-selection to answer credit requests that better fits customer needs and bank goals and policy (specially risk management). (0 Refs)

Subfile: C

21/7/5 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03242753 INSPEC Abstract Number: D88002975

Title: Catching the computer wave

Author(s): Dreyfuss, J.

Journal: Fortune International vol.118, no.7 p.52-4

Publication Date: 26 Sept. 1988 Country of Publication: USA

CODEN: FOINEY ISSN: 0738-5587

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Technology will change the workplace far more in the nineties than it has in the past ten years. The wave of innovation will force managers to focus on two related and challenging objectives: staying abreast of technology as it evolves and putting it to work in their companies. The most radical change will be the computer's move from the sidelines to a central role, where it promises to redefine the nature of work, transform the role of managers, even alter the way corporations are organized. New uses of the computer continue to appear: a voice-recognition system that lets a parts manager dictate inventory figures; an expert system that advises credit managers whether a customer is a good risk . Even networks that connect incompatible brands of mainframe computers, minicomputers, and PCs is on the horizon. When all those advances come together, the office computer should at last fulfil the promise of improved productivity that seems to have eluded managers in the eighties. (0 Refs)

Subfile: D

21/7/6 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00600965 00CR04-007

Automating the credit process -- CapitalStream creates Web hub to streamline the end-to-end process of financing deals

Portnoy, Sandy
Computer Reseller News , April 3, 2000 , n888 p3, 92, 2 Page(s)
ISSN: 0893-8377
Company Name: CapitalStream.com
URL: <http://www.capitalstream.com>

Spotlights CapitalStream.com, a credit service which plans to automate the entire financing process via online hub. Explains the company will bring together credit providers, leasing companies, banks, and vendors. Points out the site meets the demands of both the supply side and the demand side. Says customers can process transactions online, **manage credit risk**, automate workflow, and integrate with legacy systems. Adds companies providing funding can use the site to provide personalized credit programs, streamline workflow and recruit new **customers**. Suggests the success of CapitalStream will depend on its ability to position itself in the market quickly, as the market is quickly growing. Claims the company, with over 570 customers, facilitated around \$8.5 billion in asset-based financing over the past year. (kgh)

21/7/7 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

07808960 NYT Sequence Number: 586463000603
NEXIS AGREES TO PURCHASE RISKWISE INTERNATIONAL
Dow Jones
New York Times, Col. 1, Pg. 4, Sec. C
Saturday June 3 2000

ABSTRACT:
Reed-Elsevier PLC subsidiary **Nexis** agrees to buy **Riskwise International**, consumer **credit risk management** database (S)

21/7/8 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

08080248 NYT Sequence Number: 000000001107
GOLDMAN SACHS, BOWING TO A BIG CLIENT, SAYS YES TO AT&T LOAN
SMITH, RANDALL
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Tuesday November 7 2000

ABSTRACT:
Deals & Deal Makers column notes Goldman Sachs Group Inc agreed to act as a lead **manager** for \$25 billion **credit** line to help AT&T Corp implement breakup plan, though corporate credit lines, in contrast with **advisory** work, carry lower fees, chew up limited capital and expose lender to borrower's **credit risk**; notes AT&T loan is part of overall package that includes more lucrative work for Goldman down the line (M)
?

Search Report from Ginger D. Roberts

```
?show files;ds
File 15:ABI/Inform(R) 1971-2002/May 10
  (c) 2002 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2002/May 09
  (c) 2002 Resp. DB Svcs.
File 610:Business Wire 1999-2002/May 10
  (c) 2002 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
  (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2002/May 09
  (c) 2002 The Gale Group
File 476:Financial Times Fulltext 1982-2002/May 10
  (c) 2002 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2002/May 10
  (c) 2002 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2002/May 09
  (c) 2002 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2002/May 09
  (c) 2002 The Gale Group
File 613:PR Newswire 1999-2002/May 10
  (c) 2002 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
  (c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2002/May 09
  (c) 2002 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
  (c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2002/May 09
  (c) 2002 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2002/May 10
  (c) 2002 The Gale Group
File 20:Dialog Global Reporter 1997-2002/May 10
  (c) 2002 The Dialog Corp.
File 625:American Banker Publications 1981-2002/May 09
  (c) 2002 American Banker
File 268:Banking Info Source 1981-2002/May W1
  (c) 2002 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2002/May 09
  (c) 2002 Bond Buyer
File 267:Finance & Banking Newsletters 2002/May 09
  (c) 2002 The Dialog Corp.
```

Set	Items	Description
S1	116228	CREDIT(3N)MANAG?
S2	127527	CREDIT(5N) (RISK? OR HEDG?)
S3	4235018	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT()SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	3636930	SUBAGENT? OR SUB()AGENT? OR SUBSIDIARY OR (SECONDARY OR BACKUP OR SUPPORT? OR SECOND) (2W)AGENT? ?
S5	18872889	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASE-R? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	9773970	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	4921601	S4 OR ADVISOR?
S8	19292	S1(S)S2
S9	38454	MANAG?(S)S2
S10	38624	S8:S9
S11	25	S10(S)S3(S)S4(S)S5(S)S6
S12	134	S10(S)S3(S)S7
S13	410	S10(S) (S3 OR S7) (S)S5(S)S6
S14	3478	S10(S) (S3 OR S7)
S15	524	S10(S)S5(6N)S6

Search Report from Ginger D. Roberts

S16 23192 S1(S) (RISK? OR HEDG?)
S17 42433 S10 OR S16
S18 619 S17(S)S5(6N)S6
S19 3997 S12:S15 OR S18
S20 2709 S19 NOT PY>2000
S21 1653 RD (unique items)
S22 3 S15(S)S3(S)S4
S23 25 S11 OR S22
S24 16 S23 NOT PY>2000
S25 14 RD (unique items)
?t25/3,k/all

25/3,K/1 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04662920 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)
Chase Gets Positive.
Bank Technology News, v14, n5, p33
May, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2854

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

New York-based Chase Manhattan Bank is preparing to launch a system that allows corporate **clients** to reconcile their checking accounts through the Internet. The technology, called the Positive Pay Exception...

...Lisa Burghardt, assistant vice president in the Chase Treasury Solutions division. Presently, when Chase business **customers** write checks, they send a list of the drafts to the bank. When the check it to the **client** to find out if it should be paid. The Positive Pay system not only cuts...Pay builds on IME in that, instead of Chase photocopying and faxing checks to corporate **clients**, it produces an image of the check and scans the images into the server via the Internet. "The **clients** view them (over the Web) and send back their responses," Burghardt explains. Using a pull...

...check then can be paid out, rejected or in some way modified. That means the **clients** don't have to type anything out, helping to avert errors. The system is secure...server, Pastore says. A pilot of the program is under way at one undisclosed Chase **client** and "is going well," Burghardt says. Long term, the bank hopes all corporate **customers** will adopt the Positive Pay software. On the other hand, if a company's Internet...services companies or for any companies that are obligated to disclose information and report to **clients**, she says. "Positive Pay is simple and effective. And it forces **clients** to conform to a format in a much more controlled process." According to Darcy Fowkes last 18 months companies have "recognized that they have online relationships with **customers**, and they want to leverage those relationships for more value. The logical way is through...bank wanted a comprehensive platform for electronic messaging. "This is a common story among our **customers**," he explains. Before Positive Pay, Chase launched its Internet File Delivery in June 1999, also ...

...to use the new service was Chase Treasury Solutions, the bank's cash and treasury management unit, which offers corporate **clients** the ability to access demand deposit account statements and other information ... Tumbleweed has several smaller competitors in its industry, Pastore says its biggest competitor "is our **customers** who think they can do this on their own." - Jan Jaben-Eilon "FICO" Creator Makes Credit **Decisions** On Web **Consumers** want quick approvals online, and Fair, Isaac & Co., is

ready to provide instant credit decisions , through a Web-based system being made available this month. The veteran in credit analysis...on the Internet this year, and estimates that by 2003 more than \$160 billion in consumer credit will be extended online. Fair, Isaac is the creator of the industry's standard consumer credit scores, known as "FICO's," and the San Rafael, CA, firm also dominates in providing decisions for small-business lending. Now LiquidCredit addresses consumers and e-commerce companies' demands for instant decisions on the Web, Fair, Isaac says. Traditional credit decision processes are choked with paperwork: documents that needed to be approved by multiple managers , lengthy credit analysis, and never-ending workloads for underwriters. "With LiquidCredit, we're targeting the online lenders, leasing agents and brokers who want a quick and easy credit transaction decision -making tool," says Raffi Kassarjian, vice president of business development at Fair, ...so new, it's making them readily available on the Web that is, he explains. " Clients can interface with us directly through an e-commerce site or Web browser or through their Web hosting agent , so we can make decisions for them using their own lending criteria. That sort of product is not available (elsewhere) right now." One LiquidCredit customer , an electronic goods manufacturer, connects through the system to its bank, which ultimately decides whether to extend credit to a customer . "The application is completed and sent to us electronically, and we can get an ...answer back to the e-tailer within 30 seconds," Kassarjian says. Based on information in consumers ' credit reports, which LiquidCredit pulls, Fair Isaac automatically evaluates the riskiness of an applicant. That evaluation is distilled into a score that may or may not meet the credit grantor's idea of acceptable risk . LiquidCredit includes transaction management tools and the ability for businesses to design their own decision criteria. LiquidCredit can be used for both business and consumer credit decisions . Companies can use LiquidCredit on their own Web sites or they can remotely access it for decisions made in stores, call centers ...and CEO of Fair, Isaac. "We think that using the Internet to simply make faster decisions is not enough. With LiquidCredit, we think we're providing the right credit decisions , instantly. The right decision means more than approving a single transaction; it means finding the customer who will be profitable and loyal in an ongoing relationship." -Brian O'Connell Arena Nurturing E-Community Is the customer tug of war between financial institutions and Web portals escalates, banks and brokerages are looking...
...to build message boards and "hosted chat" sessions into their Web sites. Such features provide customers an outlet to share their thoughts, while giving institutions a way to monitor customer interests and concerns. "Everyone ...the problems that arise for financial institutions online are fragmentation of users and dilution of customer loyalty." Building a Web community helps combat that sense of online isolation and erosion of...

...and says its old Web bulletin board-a standard tool for fostering a sense of customer togetherness ...to take a network approach." That means Arena's Web community-building product connects numerous customers online over their individual financial institution's Web sites. For example, to access the electronic forum, online banking or brokerage customers simply click on a designated Arena link and are transported to a branded message board area where they can post messages and read responses from other customers on a variety of topics. "Users mainly talk about financial matters," Eliopoulos says, "but 10...vendor provides information on site users' interests, helping institutions refine their marketing strategies. To safeguard consumer privacy, personal identifying information is omitted, Eliopoulos says, although member firms assign customers confidential identifiers. "Bank customers are just numbers to Arena. We don't learn who each individual customer is, and we don't share customer information with the banks' competitors." To hedge its bets, however, Arena in its online promotional material rejects any responsibility for how member companies use customer data, deferring

liability for any privacy violations to participants. States the company: "Arena does not control the privacy policies of member sites, our advertisers and other **third - party** sites to which we provide banner ads and links. Arena Networks assumes no responsibility or liability for those **third - party** policies or the actions of non-affiliated **third parties** or members." Arena's service comes in three flavors: select, standard and basic. Each differs...in the organization to get things going," he notes. At press time, Arena had 17 **clients** beta testing its service, including Enterprise Bank, an ...in numbers online," Eliopoulos concludes. "Partnering and allying with other companies and learning about your **customers** is what's needed for success on the Web." - Maria Bruno
Baltimore To Secure Mobile...

...more secure for e-commerce. Merchant acquiring banks should welcome the technology since their business **customers** are being walloped by credit card fraud ...in late March completed its acquisition of CyberTrust Solutions Inc., a Needham Heights, MA, former **subsidiary** of GTE Communications Corp. that issues and **manages** certificates." Cell phones today use digital signatures without digital certificates (for **consumers**)," Fallon says. Although the signature ensures that the transaction hasn't been tampered with in...the identity of the user. With what Baltimore proposes, different entities all vouching for an **individual** in different capacities could wirelessly link their certificates to that one phone. The phone "points...someone who knows the personal identification number associated with it gives some assurance that the **person** engaged in e-commerce on that phone is its owner. Still, many CAs and banks...

...have been little used in retail applications, partly because of the distribution issue, partly because **consumers** haven't wanted the bother of installing certificates on their PCs. As **consumers** start to buy cell phones en masse, the certificate installation problem will be solved if...

...already in it or reached through it. Baltimore's proposed remote certificate arrangement, which allows **consumers** to refer to multiple certificates, solves other problems, as well. **Consumers** won't have to clog up their phones storing all these certificates, notes Guy Singh, Telepathy product **manager** . " **Consumers** can have as many certificates as they want with minimum bandwidth," he said in one...promote Telepathy. In cell phone-based e-commerce, certificates have only been used on the **consumer** side in test applications with one type of phone, Fallon notes-those based on GSM...analyst with GartnerGroup, Stamford, CT, says he has not heard of other digital certificate providers **suggesting** a remote certificate arrangement. Generally speaking, he adds, certificates represent a "huge improvement" ...fraudulent, he says. E-commerce via WAP cell phones has moved beyond the test phase. " **Consumers** are making purchases with cell phones all over Europe, in Asia and, to a lesser...

...cinema tickets, etc." A cautionary report from Ovum Inc., London, says it's "debatable" whether **consumers** want mobile e-commerce, but concedes that the market has "enormous potential." Should

25/3,K/2 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04198811 Supplier Number: 54906491 (USE FORMAT 7 FOR FULLTEXT)
News in Brief.
Cards International, pNA
June 9, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter, Trade
Word Count: 2011

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...equity share in Partners First, a Baltimore-based credit cards company, to Harris Bank - a **subsidiary** of Bank of Montreal - generating a pretax gain of approximately \$50 million in cash. Partners...

...are subject to an annual fee of [pound]550, have no credit limit and offer **customers** a concierge service. A team of consultants - specialists in travel, entertainment and finance - will be available to **advise** cardholders on holidays, restaurants, clubs as well as investments. Competition is increasing for the high...

...and broker, is believed to have opened 370,000 Visa Signature accounts via its cash **management** account. Other such brokerage-linked upscale cards launches are expected shortly. MasterCard to change Maestro...

...Associates gets BP Amoco private cards business ASSOCIATES FIRST CAPITAL has agreed in principle to **manage** the combined proprietary **credit** cards programme of BP Amoco in the US. The agreement follows the merger of BP and Amoco in December 1998. Associates has **managed** and issued Amoco's cobranded cards programme since 1984 and it purchased Amoco's proprietary ...

...additional locations worldwide. ANZ appoints new head of cards ANZ HAS appointed Brian Hartzer as **managing** director, global cards, replacing the highly respected Charles Carbonaro who retires later this year. Hartzer...

...two years. The two organisations have signed a joint agreement that represents Abbey's largest **third - party** link-up. The bank has around 2,300 ATMs throughout the UK, 900 of which...

...in remote locations and this latest initiative will go that bit further in making our **customers** ' lives easier," said Abbey National retail **managing** director Andrew Pople. The move follows a similar deal last month between Halifax and Esso...

...offer a single point of service for merchant services and Internet payment capabilities, backed by **customer** service and technical support, said Sarah Billings, vice-president and e-commerce strategic **manager** for ABN AMRO and LaSalle. UK posts bumper cards spending for April DEBIT AND credit...a 5 percent increase from March. Schwab waives ATM charges for high net worth US **clients** US ONLINE broker Charles Schwab & Co is offering its high net worth and active trader **customers** access to ATMs at no charge, if they sign up for Schwab Access, a new cash **management** account. Schwab said it would waive all of its fees and rebate charges imposed by other financial institutions every time **customers** use their Schwab Access Gold Visa debit cards to withdraw cash from ATMs. First Data names new European head FIRST DATA RESOURCES has appointed Roger Van Scy as the new **managing** director of its European cards business. He will be responsible for cards processing in Europe...

...to First Data Corporation executive vice-president David Bailis. Van Scy most recently served as **managing** director of First Data's international efforts in the Asia-Pacific region. Prior to joining...

...programme will include an Internet portal called I-Pay that can issue SET wallets to **customers** and offers hook-ups to merchant sites. Dutch member banks are issuing **customers** with digital certificates from 1 June. While Dutch EuroCard/MasterCard holders will be immediately able...

...US, are to issue cobranded gold charge cards. They will be targeted at Fidelity brokerage **customers** with a minimum cash **management** balance of \$30,000. Meanwhile, AmEx has signed up Banco del Progreso as an independent

...double points on Amtrak purchases. Amtrak said it had more than 21 million intercity rail **customers** during 1998. Diners appoints MD for EMEA region DINERS CLUB International (DCI) has appointed Graham Gertz-Rombach as **managing** director for DCI Europe, Middle East and Africa region. He will be based in London...

...chief executive following the resignation of Glenn Highland. Johnson was formally vice-president and general **manager** of the Onan division of Cummings Engine Company. While Highland, who left to "pursue other..."

...through PIN-based 'Pay-at-Pump' facilities using Maestro enhancements to existing ATM cards. More **consumers** in the region are turning to debit cards in the current economic situation, according to MasterCard general **manager** for South East and South Asia Sonny Sannon. Japanese cards spending growth slows SPENDING ON...

...cards approval and issuance through ATMs and higher advance limits - should continue the trend. Several **consumer** finance companies, whose core business is unsecured lending to the higher **credit risk** category, have also entered the cards market. As the recession bit into Japanese travel, overseas...

...cross-network marketing. San Trading back to barter in Russia SAN TRADING COMPANY (STC), a **consumer** goods retailer based in Neftekamsk, Russia, has installed a 'settlement card' system, which enables local...

25/3,K/3 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07911746 SUPPLIER NUMBER: 16954631 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Annual review of federal securities regulation.(Subcommittee on Annual
Review of the ABA Federal Regulation of Securities Committee)
Business Lawyer, 50, n2, 717-765
Feb, 1995
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 23474 LINE COUNT: 01896

... and operating data for which such information is provided in the official statement to any **person** upon request and to provide such information annually to any state information repository and must...

...the purchase price for, or the proceeds from the transaction are transferred solely between the **customer** and the investment company or unit investment trust, its transfer **agent**, custodian, or other designated **agent** that is not an associated **person** of the broker-dealer. Id. (50.) Id. at 85,949 (to be codified as amended...F.R. sections| 240.10b-21t (1994)). (69.) Notice of Assumption or Termination of Transfer **Agent** Services, Exchange Act Release No. 35,039, Current| Fed. Sec. L. Rep. (CCH) paragraphs| 85...or reorganization of one or more limited partnerships in which some or all of the **investors** receive new securities or securities in another entity. Id. at 85,998 (to be codified... eliminated. Only the amount and percentage of brokerage commissions paid to affiliates of the investment **adviser** need now be disclosed. Securities act Release No. 7102, *supra* note 137, at 85,820...

...by the investment advisor has been limited from disclosure of fee information for all funds **advised** by the same advisor, Investment Company Act Rule 20a-2(b)(4), 17 C.F...C. subsections| 80b-1 to 80b-21 (1988 & Supp. V 1993). (161.) Disclosure by Investment **Advisers** Regarding Wrap Fee Programs, Investment **Advisers** Act Release No. 1411, 1993-1994

Search Report from Ginger D. Roberts

Transfer Binder| Fed. Sec. L. Rep. (CCH) paragraph| 85,338 (Apr. 19, 1994). A "wrap fee" program is a program providing an **investor** with both investment advisory services and execution services for a single "wrap fee," usually stated...

...threshold is based upon the factors set forth in the definition of the term "significant **subsidiary**" set forth in Regulation S-X, 17 C.F.R. sections| 210.1-02(v...).

...U.S.C. sections| 2a(v) (1988) (prohibiting trading in any futures contract on an **individual** security unless that security is an exempted security under sections| 3 of the Securities Act...INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF **CREDIT RISK**, Statement of Financial Accounting Standards No. 105 (Fin. Accounting Standards Bd. 1990). (216.) Statement of

...

...Am. INST. OF CERTIFIED PUBLIC ACCOUNTANTS' SPECIAL COMMITTEE ON FINANCIAL REPORTING, IMPROVING BUSINESS REPORTING - A **CUSTOMER** Focus (1994). (227.) The AICPA Special Committee on Financial Reporting was formed in the spring...

...Rep. (BNA) No. 26, at 1014 (June 28, 1991). (228.) Id.; Sally L. Hoffman, Controversial **Recommendations** for Financial Reporting Changes, Attorney's Alert (1994). (229.) IMPROVING BUSINESS REPORTING - A **CUSTOMER** Focus, *supra* note 226. (230.) Hoffman, *supra* note 228. (231.) IMPROVING Business REPORTINC - A **CUSTOMER** Focus, *supra* note 226. (232.) Id.; Hoffman, *supra* note 228. (233.) Hoffman, *supra* note 228...

25/3,K/4 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

07189291

PR Newswire California Summary, Monday, Sept. 13, 1999 up -2-

PR NEWSWIRE

September 13, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1265

... bc-CA-Public-Eye-Surveys (LOS ANGELES) Public Eye's Summer Surveys of 2500 Online **Shoppers** Reveals An 'Expectations Gap' Between Many Small E-tailers and Their **Customers** LAM073 09/13/1999 08:08 r f bc-IL-Mercantec-IBM (CHICAGO) Mercantec and...

... GLOBEtrotter Partner to Support Web-Based Purchase Orders And Delivery of Software Licenses to Corporate **Customers**; New SFM083 09/13/1999 09:03 r f bc-CA-BrightStar-elect (PLEASANTON) BrightStar...

... NCR-Reliant-Energy (DAYTON) Reliant Energy Selects NCR and Genesys Team to Implement Internet-Enabled **Customer** 'Contact' Center SFM066 09/13/1999 09:15 r f bc-CA-XOOM.com-Members...

... 31 r f bc-PA-Rittenhouse-web (RADNOR) Rittenhouse Financial Services, Inc. Debuts Web-Based **Customer** Collaboration System SFM093 09/13/1999 09:34 r f bc-CA-MA-Battery-Appoint...

...10:15 r f bc-CA-Entelos-elects (MENLO PARK) Internationally Known Expert on Weight **Management**, James O. Hill, PhD, Joins Entelos Obesity PhysioLab Advisory Board LAM005 09/13/1999 10:30 r f bc-CA-Donner-Corp-Buy (SANTA ANA) Donner Corp. International Reiterates Buy **Recommendation** on Carbite Golf, Inc. SFM015 09/13/1999 10:30 r n bc-CA-CSEA-Deadline-IRAs

Search Report from Ginger D. Roberts

(SACRAMENTO) Deadline Looms for Taxpayers to Switch Back From Roth IRAs, Advises CSEA NEM038 09/13/1999 10:46 r f bc-CA-Unveils-Programs (SAN FRANCISCO...)

...13/1999 11:28 r f bc-MI-CA-DTE-solar-power (PLEASANTON) DTE Energy Subsidiary to Develop Solar Energy in California PowerPark LAM053 09/13/1999 11:29 r f...

... GA-UPS-Oracle-First (REDWOOD SHORES) Oracle and UPS to Develop Industry First Supply Chain Management Solution SFM001A 09/13/1999 12:00 r f bc-TN-Robert-Mondavi (NASHVILLE) Robert...

... bc-CA-Blue-Skies-Market (LAFAYETTE) Blue Skies Marketing & Public Relations Staffing Solutions Rides The Outsourcing Trend to Success SFM031 09/13/1999 12:00 r f bc-CA-USWeb/CKS...

... f bc-CA-RightPoint-Europe (SAN MATEO) RightPoint Appoints Industry Veteran as Vice President and Managing Director For Europe SFM106 09/13/1999 12:50 r f bc-CA-Sun-Netscape...

25/3,K/5 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

04552742

Retrospective, Remember this?

Euromoney
June 10, 1999 PAGE: 82, 092 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 3646 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...Eurco loan, which enjoyed no special privileges, met with a somewhat cool reception. Continental European investors in particular were reluctant at first to subscribe to the 8.75% 20 million Eurco...offer was made; and the borrower had no say in the formation of a co- management group for the issue. CSFB could do whatever it liked with the GMAC paper. That...

...books. A reversal of the bond market rally that week could have meant disaster.

The decision to take the \$100 million on CSFB's books was von Clemm's own. But...

...Oswald Gruebel, had given his assessment of the outlook for dollar bonds. Steven Licht, the managing director in charge of CSFB's Eurocurrency trading, had contributed his advice. And Hans-Joerg Rudloff, the most recent recruit to von Clemm's team, was monitoring the views of institutional buyers on the syndication side.

"I'm glad I didn't have to shoulder that risk...

...with its new-style bought deal was the risk of the bonds being dumped. Issue managers dream of inventing a foolproof method to prevent underwriters and co-managers from dumping their paper in the grey market. Lead managers in the Eurobond market are reluctant to admit it publicly, but the worst

perpetrators of this particular offence are often **co-managers**. "In a competitive market your **co-managers** are also the most frequent offenders," says a senior investment banker acidly. "In a fixed...
...be ruined."

If the borrower insists on having a say in the formation of a **management** group, the lead bank may be forced to bring in a **co-manager** whose placing power is suspect. "We weren't prepared to go out and discuss with the issuer which banks should be included in the **management** group," says von Clemm bluntly.

COSTA RICA'S NEAR-DEFAULT EXPERIENCE

December 1981/January 1982...President Carazo is a lame duck with barely a quack left in it.

"He made **decisions**, reversed himself, sometimes reversed the reversal, and then reversed that," says an opposition member of... rescheduling proposals on November 12. Four days later Costa Rica met the five bond lead **managers** (Singapore Nomura, BNP, DG Bank, European Banking Company and Banque Gutzwiller Kurz Bungener) at the...

...heated two hours trying to persuade the Costa Ricans to change their minds, the lead **managers** left with a message ringing in their ears. "You will receive a telex immediately confirming Costa Rica's **decision**."

But the telex was never sent. At least one lead **manager** was given the impression that the announcement of the bond rescheduling was made to satisfy...

...commercial bankers, on the other hand, feel that, when the chill winds of rescheduling blow, **investors** shouldn't be any more sheltered than they are.

THE JAPANESE ARE COMING

October 1985...York. It is scarcely surprising an intense battle is being fought in Tokyo in **money management**. This year several commercial banks - Fuji and Sanwa, for instance - have formed **asset-management** arms.

Most houses will boost their underwriting activities by using their in-house funds as...
...Japanese don't breed traders, so the thinking goes, because the habit of taking group **decisions** is so ingrained. "Initially, we were weak compared with the American firms, but we are..."

...Sumitomo Trust, for example, is now picking up a few tips about western-style **money management** from Security Pacific, since the banks began exchanging investment **advice** last June.

This may have a familiar ring to executives in the European ship repair quite convinced they will win. One **managing** director puts it succinctly: "We try harder."

TURNING LDC DEBT INTO JUNK

September 1987

Distressed...

...of Latin
American debt, convert it into junk bonds and sell it to junk
bond **investors**? In the corridors of this year's World Bank
meeting, dozens of wise men will...

...of some description slapped on the new security -
but the World Bank is unlikely to **risk** its **credit** rating in this
way. In the absence of a guarantee the only route is higher...Swayne,
head of capital markets products at Chase Manhattan in
London.

Among the "smart money" **investors** is James Goldsmith, who has set
up an LBO fund with Jacob Rothschild. Ascher Edelmann...

...part of your business.

For example, when Racal Electronics sold part of its cellular
phone **subsidiary**, Vodafone, the share offer was aimed mainly at
the US. "The day the partial spin...

...the growing availability of finance in Europe, particularly
mezzanine finance, will allow small companies or **management**
buy-in teams to make multi-billion-dollar bids for public
companies. The UK bid...and to
sell unwanted divisions coincides with a rise of entrepreneurial
spirit among the European **management** class. Buy-outs used to be
small beer and were dominated by specialized venture-capital...

...Even
in sleepy Norway, Chase Manhattan Bank last month advertised in
the financial press, inviting **managements** interested in buying
out their firms to contact it.

THE DANGERS OF DERIVATIVES

September 1992

Senior **managers** have little concept of the horrors that lurk
inside their derivatives departments, warned Peter Lee...

...beaver away quietly on their financial technology unsupervised by
regulators and, often, uncontrolled by senior **management** which
had only a sketchy grasp of what they do.

The regulators' main concern is to keep technology and
management systems developing apace. Leslie Rahl, a consultant
who worked for 20 years at Citibank says: "I wonder how many
senior **managers** can actually read the reports their derivatives
teams give them." Third, some established dealers have...

...derivatives market, and by far the
simplest products, are interest rate and currency swaps. Here
credit risk is the most important element. If you deal with
counterparties you are sure will honour...

...their
credit exposure and act when warning signals start to flash: they
look for a **third party** with a different view of the **credit risk**
or they look at other options such as repricing or demanding

collateral.

What distinguishes derivatives...

...is a monumental task
which no firm has yet achieved.

The only solution is for **managers** to carry around in their heads a sense of any complex trades or positions particularly...
...of global, real-time information derived from a machine," says Michael Davis, deputy global risk **management** executive at Chase Manhattan. "There is no substitute for senior **management** walking around the trading floor, talking to traders and asking what is going on."

Most...desperate
to hire technology and back-office experts.

Another important role of firm-wide risk **managers** is to prepare contingency plans for major shocks: a sudden spurt in inflation, a major...

...year's attempted coup in the Soviet Union or the invasion of Kuwait.

The real **management** challenge is to analyze the return traders produce against the risks taken to produce them...

...John Reed. "I was shocked, even alarmed, when I heard the news," says one fund **manager** .

This year a series of mishaps has distracted attention from Citicorp's operating improvement. In...overregulated business with unfavourable risk-return characteristics in its basic component, commercial lending. The best **management** philosophy for the bank was to constrain growth within the limits of each market and...

...credit costs.
The bank would cut costs by \$1.5 billion a year, trim senior **management** and raise \$4 billion to \$5 billion in capital.

Now, as 1992 draws to a close, Citicorp **management** can feel proud. They have delivered what they promised in the five-point plan in...

...annualized basis it will be \$7.2 billion, bang on target.

Now - shareholders hope - that **consumer** credit costs have peaked, Citicorp will begin to deliver strong earnings figures, particularly from its overseas **consumer** and wholesale business. "I believe that the Citicorp franchise is an extraordinarily valuable one and..."

...it will be one of the best banking businesses in the world," says one fund **manager** .

While most US banks have been cutting back their international wholesale operations and abandoning **consumer** banking overseas, Citicorp has done neither. It has substantial **consumer** banking operations in 37 countries. Most significant of all, Citicorp's

long established network in...

...WHY ASIA WILL KEEP BOOMING

February 1995

In the aftermath of Mexico's forced devaluation, **investors** began to sell Asian currencies and stock markets. Garry Evans predicted that Asia would survive these attacks. Its strong fundamentals would make it the favourite of emerging-market **investors** for years to come.

The only show left in town

In the first three weeks of 1995 withdrawals by foreign fund **managers**, spooked by the crisis in Mexico, pushed even the best Asian stock markets down. Seoul...to the region.

After the January sell-off, there are plenty of bargains for fund **managers** brave enough to come back. "Hong Kong stocks are almost at fire-sale prices," says Ian Boyce, **managing** director of Schroders Asia. The Indian market looks even cheaper.

How will Asian borrowers raise...

...European banks. "For European banks, Asia is their number-one priority," says Christian Zuegel, a **managing** director at JP

...

25/3,K/6 (Item 2 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2002 The Dialog Corp. All rts. reserv.

04550858

Out Takes

Ron Cooper

Investment Dealers Digest

May 31, 1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 1657 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...of some of Credit Suisse's operations in Japan.

Its Credit Suisse First Boston securities **subsidiary**, while denying the allegations, apologized on May 21 to Japanese regulators and took disciplinary actions...

...His replacement in that post will be Robert Stein.

Paul Haigney has been named a **managing** director at Lazard Freres & Co. LLC in its Internet and technology investment banking group. Haigney...

...and acquisitions, including Lycos, CMGI, Geocities, Alcatel and Samsung. James Weber has been named a **managing** director in mergers and acquisitions at U.S. Bancorp Piper Jaffray. He will head up...

...The Coleman Company as vp of corporate development and president of O'Brien International, a **subsidiary** of Coleman.

David Odenath, Jr. has been named president of Prudential Investments, the insurance company...

...annuity business. He replaces Brian Storms, who left to become president

Search Report from Ginger D. Roberts

of Mitchell Hutchins Asset Management Inc. Odenath will report to John Scicutella, chief executive of Prudential Individual Financial Services.

Odenath joins from PaineWebber, where he was senior vp and director of sales for the company's investment consulting group. Prior to that, he was at Hyperion Capital Management, where he was managing director of marketing. Earlier, he was at Prudential Securities Inc., where he was a financial adviser and later, director, equity transaction group, Prudential Bache Capital Funding.

Mary Foust has joined Hambrecht...

...services group.

In her new post, Foust will report to Donald Nejedly, senior vp and manager of H&Q's San Francisco executive financial services office.

Peter Hancock has been named...

...post, Hancock will add the title to his duties as chairman of Morgan's risk management and capital-management committees. Until January, Hancock was head of Morgan's fixed-income business.

Separately, David Jeffries is joining the firm's consumer retail investment banking group, responsible for transactions in the retail, food and drinks industries. Jeffries will report to John Sheldon, head of consumer retail mergers and acquisitions, and to Jamie Grant, who leads the consumer retail investment banking operation.

Jeffries joins from Lehman Brothers, where he was a managing director in its retail team.

In another separate development, Chris Durbin has joined J.P. Morgan Investment Management, the bank's asset management arm, as chief investment strategist replacing Larry Smith.

Durbin, who is currently co-head of...to track down their identity after issuing subpoenas to America Online Inc. and other Internet service providers.

Timothy Comiskey has been named a director of Fitch IBCA's financial institutions group.

Comiskey joins from Barclays Capital, where he was an associate director in credit risk management and served as team leader in the domestic financial institutions group. Prior to that, Comiskey...

...an associate financial institutions analyst for Standard & Poor's Corp.

Silvio Conforti has been named managing director of WestLB Panmure's investment banking business in Italy.

Conforti joins from UBS, where he was a managing director and head of Italian corporate finance. From 1991 to 1996 he was a managing director at Lazard S.p.a. in Milan.

Based in London, Conforti will report to...

...Stanley for seven years.

Thomas Nappi has been appointed equity investments analyst for HGK Asset Management Inc. in Jersey City, NJ. Nappi joins from BCS Brokerage Inc., where he was a...agreed to invest \$300 million for a minority stake in Datek Online Holdings. The three investors are Group Arnault, the company controlled by Arnault, Vulcan Ventures, the investment firm run by...

...Leach has been appointed executive vp and chief investment officer for Wells Fargo's private client services business.

Leach joins from ABN Amro Asset Management (USA), where he was CEO, president, chief investment officer, and a director.

The private client services division provides a wide range of equity and fixed-income investments, as well as...

04537602

New Kids on the Capital Markets Block: Reinsurers want not only to securitize every insurance risk imaginable, but to go head-to-head with Wall Street in other key areas, too

Lawrence Richter Quinn

Investment Dealers Digest

August 3, 1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 4175 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...next time a global insurer or multinational corporation needs access to the capital markets to **manage** risks of almost any sort, Swiss Re New Markets wants the business.

"Until recently, virtually anyone wanting to raise debt or equity or **manage** any number of financial risks went first to Wall Street," says Shimpi, a principal and...

...if the primary insurers are mutual rather than publicly-traded companies, they need to better **manage** their balance sheets to post higher returns than those traditionally gleaned by keeping various insurance...

...of Financing Risk & Reinsurance, a newsletter launched in April by the Dallas-based International Risk Management Institute.

But the new capital markets groups want to branch out, too. They want to ...

...their books rather than laying them off immediately, these groups expect to lower overall risk **management** costs in a way that commercial and investment banks cannot.

"People ask me all the...institutions, whatever their background, will look like, and who will best be able to meet **customer** demands."

This race to form and staff capital markets groups has its critics, however. Privately...

...And even that comes into play only in larger CAT deals bought by scores of **investors**. Otherwise, the new capital markets groups are quite capable of placing entire deals themselves with **investors**.

At the same time, reinsurers enjoy many distinct advantages, including access to and familiarity with...to be able to offer the value-added reinsurance and insurance products and services their **clients** increasingly are demanding.

But unquestionably, the single event that has done the most to push...

...homeowner insurer, issued \$477 million in securitized CAT bonds that were bought by 62 different **investors**. USAA had been particularly hard hit by Andrew, paying out \$555.2 million.

The USAA...

...was oversubscribed by 25 to 1 and overnight whetted the appetite of investment banks and **investors** alike for more risk ...product.

The stampede to securitize catastrophes and to start capital markets groups had begun.

Ironically, **investor** demand for CAT bonds so far this year has been weak, primarily because of a...

...one banker.

The good news, though, is that spreads have tightened as more and more **investors** have come to understand the product. USAA's second deal priced at 416 basis points...

...groups."

"There's terrific interest in these new positions from the Street," says Drew Mandler, managing director of executive recruiter Smith Hanley Associates in New York. "They can't offer the...areas by 25%. Both Sun Microsystems Inc. and Medtronic Inc. reportedly are examining similar proposals.

"Managing each risk independently, as they have traditionally, a company misses an opportunity," notes Scott Sanderson...

...global risk finance and consulting at Marsh & McLennan in Minneapolis. "When non-correlated risks are managed together, they have a lower volatility than when they are viewed independently."

Marsh & McLennan is...out that companies themselves benefit because they don't have to worry as much about managing their exposures daily and trading exchange-traded futures or derivatives products. "That's because, as...

...exposures are hedged with longer-term derivatives. So what the company has to worry about managing and trading is the risk that they retain, that is, what we don't cover...

...same."

These groups may move into other areas as well. "For our insurance and reinsurance customers we may provide a broader array of services," says David Mocklow, a director at Aon Capital Markets. "That might include M&A advice, or anything related to capital management that they need."

Mocklow is one of the new capital markets executives who aren't...

...initial problem was. On the other hand, we have an advantage because we know our clients almost as well as they know themselves. Our clients appreciate that we understand the regulatory, pricing and other concerns that they have, but if...Wall Street firm. What is more, in mid-April it launched Arrow Re, a reinsurance subsidiary in Bermuda.

Goldman's aggressiveness has been enough to discourage at least some in the...

...well-established track record in mortgage-backed and other asset-backed securities, expertise in risk management and risk management technologies as well as in distribution and pricing, and we want to apply all of...

...and structured finance solutions, combining insurance and other financial risks; it will also cover political risk, trade credit insurance and life/annuity reinsurance. "We don't expect people to change the way they..."

...Stanley's also clearly interested in building its insurance-related capital markets capabilities. It sole managed a transaction for Freddie Mac, securitizing the mortgage insurance risk for a \$20 billion loan... which has just over \$100 million in capital, and Enterprise Advisors, Inc., a licensed insurance intermediary, in New York (Chubb and Kansas City-based Employers Reinsurance Corp. are also backers), launched...

...really do take off, so they may have a team of two or three-a managing director and one or two quants-looking at this, but it's basically a wait...some time is that there's no compelling reason to securitize," says Daniel Jones, senior managing director of finance at Gerling Global Financial Products in New York. "Life insurance companies want..."

...CAT bonds," admits J&H Marsh & McLennan's Sanderson. "If you look at these, an investor has to put up a dollar for every dollar of limit the insurance company has..."

25/3,K/8 (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

04536662

STRUCTURED FINANCE, Tyseley in debut UK muni securitisation
Euroweek
July 24, 1998 PAGE: 016 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 1101 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

Sterling **investors** had their first chance to buy a securitisation of UK local authority obligations this week...

...Council to burn all its municipal rubbish.

Tyseley Waste Disposal is owned by Onyx Environmental **Management**, one of the leading waste **service providers** to UK local authorities, which is an indirect but wholly owned **subsidiary** of French utilities giant Vivendi.

The concession was signed in 1994, before the UK's...
...an #88m 15 year loan to finance the construction. Early last year CCF, as financial **adviser** to Vivendi, proposed a capital markets refinancing.

"This is a breakthrough deal," said a structured...

...as well as extending the maturity by five years.

Paribas gained the mandate to lead **manage** the deal in December 1997, and this week launched the bond through special purpose vehicle...UK life and pension funds," said Adrian Carr, head of asset backed syndication at Paribas. " **Investors** are concerned about liquidity, and some cannot buy bonds of less than #100m, but we...

...Finance hospital deal.

"The big attraction was the chance to buy Birmingham City Council's **risk**. Of course the main **credit** exposure is to FSA, but if there is a default on the underlying structure, FSA can call the bonds, so a lot of **investors** look through the wrap. Paper from local authorities is very scarce, and the market views...
...The deal is structured to be repayable entirely from the fee income.

"Birmingham has strong **management** and very reasonable levels of leverage," said a spokesperson for FSA. "The authority had some...

25/3,K/9 (Item 5 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

04532061

Russian Custody, Your shares in their hands
Central European
March 199 00, PAGE: 35, 038 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 3407

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...plans to start an initiative in May to tackle this terminology problem. As more conservative **investors**, such as pension funds and insurance companies, begin to eye up the colossal Russian market...

...seems the market is responding. The Depository Clearing Company, (DCC), now operating as a transfer **agent**, is to set itself up as the clearing and settlement centre for all Russian trading...the account not because we use RTS, but to keep this option open to our **clients** if they like the look of it. If there is a sufficient pool of securities, then **clients** will be able to do in-house transfers of securities avoiding expensive re-registration costs...

...of custody at Chase Manhattan Bank International agrees. "We will open an account if our **clients** request us to do so," she says.

A chicken-and-egg situation has developed, and...

...needs the approval of the big market players to make the scheme work. Without a **client** base, the cost of settlement will not come down and a book-entry system could not be established. The custodians and **clients** behind them are reluctant to add an extra element of risk to an already volatile...

...behind. We will do due diligence and after that it is the choice of the **client** to participate," says Chris Evans, head of custody at Citibank, who envisages the scheme being...

...bank's assets and then, if this is successful, market the clearing company to its **clients**. Creditanstalt and Troika Dialog have already moved all of their shares into DCC accounts.

The...

...DCC has appointed Lloyd's of London as its insurer and hopes this will reassure **investor** concerns over **risk management**.

Interbank Credit Union (MKS) is the likely contender to act as the settlement bank. "If the DCC...DCC."

The new clearing company will have to concentrate on marketing its product to potential **investors**. "We made a trip to New York at the start of January and met with...

...at the Micex depository. The centre has been in talks with Euroclear, which has been **advising** it on start-up operations. "There is a possibility that NDC will act as a depository within Russia for Euroclear **clients** at some point," says Mikhail Matin, the centre's head of international co-operation.

Unexim...

...Micex equity depository arrangements. The central bank says if Unexim were to form a breakaway **subsidiary** to perform these depository activities, it would not be in breach of legislation.

It remains...

...Unexim with agrobonds, Vneshtorgbank for finance ministry bonds and the Savings Bank for savings bonds.

Investors are interested in the long-term possibilities of establishing some kind of link between DCC...acting depositories. It will be a voluntary scheme but, as a government enterprise, should offer **investors** a greater protection of rights," says Alexander Kolesnikov, deputy chairman at the federal commission for obstacle that custodians and **investors** may face is the reluctance of registrars to surrender their business. "A **client** asked me to find out how much it would cost to transfer all of his...

...mechanism in the middle of the Russian settlement process that may well be something our **clients** would be interested in," says one global custodian.

Unexim Bank is launching in February a...

...local broker with diminished counterparty risk," says Unexim's Tomlianovich.

There has also been the **suggestion** that the Bank of New York may introduce a similar scheme of DVP dollar settlement...

...DVP as if it is the be and end all," says Julian Gladwin, regional network **manager** for Europe at Northern Trust. "In a market like Russia, I need to be sure...

...currency control rather than through exotic settlement hybrids.

The current tax situation for non-resident **investors** is unclear. A 15% withholding tax on dividend payments is now deducted at source. Some...

...this.

"CSFB have recently created a scheme to collect dividend payments and deliver them to **clients** in dollars," says Gladwin.

The 20% capital gains tax on non-resident-Russian-sourced income by the federal securities commission.

"We **recommended** that whole chapters of the code must be ripped out, including a plan to raise...

...global custodian is unable to set itself up as the nominee account holder for its **clients** unless it is a licensed Russian entity.

The choice is to have your acting sub...

...register yourself as the beneficiary owner. The fact that

Search Report from Ginger D. Roberts

the law does not recognize the **clients** behind the global custodian as the ultimate beneficiary owners of securities may have tax implications...

...to go bankrupt while acting as beneficiary owner of securities, it is unclear if the **investor** would be able to reclaim its assets. Until grey areas like this are clarified, **investors** will continue to keep all cash settlement outside Russia and avoid rouble settlement, one custodian...

...within Russia remains a competitive issue, although the excess of demand over supply from Western **investors** has stunted their decline. "We have used fees as a controlling factor at the beginning..."

...Evans.

He continues: "We were swamped by demand and had to restrict the number of **clients** we took on in order to maintain our service standards." Fees are calculated for safekeeping...

...registration costs, known as out-of-pocket expenses, are charged separately and directly to the **client**.

The fee structure may change depending on the investment strategy of the **client**. "Some **clients** may be interested in spinning the portfolio while others will be interested in specific instruments limited negotiation available on fees. "For a very special **client** we may have leeway to offer a special deal, although on the whole prices are..."

...global custodian offers a different opinion. "There are still some exorbitant fees being charged. My **advice** is to shop around and constantly review the situat

25/3, K/10 (Item 6 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00038004
Can Ethan Penner Securitize Rock 'n' Roll?
Investment Dealers' Digest
December 15, 1997 VOL: 63 ISSUE: 50 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH WORD COUNT: 3563 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:
...and talk the entertainer into securitizing some of his future cash streams to sell to **investors** -an idea that has captured the fancy of Wall Street this year. But his boss...

...that it may never see daylight. "It is kind of a hard sale for most **investors**," says Harold Vogel, an analyst who tracks entertainment for Cowen & Co. "There is already so..."

...deal in February that involved David Bowie-the first time the future earnings of an **individual** in the entertainment industry have been securitized. The aging rocker raised \$55 million by selling...his own entertainment-lending division-Nomura Capital Entertainment Finance, which will act as the principal **investor**. Recognizing his limitations in a new

field, Penner has sought to extend Nomura's tentacles...

...Bear Stearns, too, is talking to entertainers and other artists, as well as lining up **investors** for similar deals, particularly in securitizing the expected cash flows of both existing and soon...

...is not necessary for us to put up our capital," says Lisbeth Barron, a senior **managing** director in Bear's media and entertainment group.

"There's so much **third - party** money out there that wants to participate-especially insurance companies looking for diversification."

Meanwhile, other...the need often don't generate the cash flow-making them too risky to satisfy **investors** or pass muster with rating agencies.

Penner thinks he's found a way around the...

...of our media and entertainment banking business. We're getting involved because there are certain **clients** for whom it may be an ideal structure. I want to make sure we have the full range of products to service the **client** relationship."

Meanwhile, all eyes remain on Penner. It is really upon his shoulders that this...

...else-can find a way to make these deals work at prices that can attract **investors** , then this is a huge market and other firms will rush in," explains CSFB's...

...key ingredients for these kinds of deals are quite simple: a stable cash flow that **investors** can count on, an assurance-either through a guarantee or another form of credit enhancement-that **investors** will be repaid, and an issuer that needs the money. The latter can be problematic-especially when the issuer is an **individual** . "The real trick to the deal is why the ...publishing, games and movie classics, says David Wolin, a partner at Willkie Farr & Gallagher, which **advised** on the Bowie deal.

The biggest opportunity may be for companies as opposed to individuals...

...to happen: Investment banks need to figure out how best to structure celebrity deals, and **investors** need to feel comfortable buying them.

There are subtle differences between these deals and typical...

...if GM ran into serious financial difficulty, the loans would still be repaid, because the **individual** borrowers still have to make their car payments-obviously, a huge selling point to **investors** . In a celebrity deal, on the other hand, the issuer is an **individual** artist. **Investors** are far more dependent on the issuer's continued popularity and/or future creativity-either...than decreases over time. But that flip-flop comes with its own set of problems. " **Investors** are used to seeing depreciation of cash flows," says Wendy Geneen Cohn, a director at...

...is inherently imprecise. One way to hedge that uncertainty is to have higher "haircuts," or **credit** enhancements to buffer the **risk** . Another is to diversify the pool of assets, which is exactly what Penner aims to...

...investment banks have not piled into this market is that they are not convinced of **investor** appetite. "We have decided to back off because we have heard mixed reviews from rating agencies and **investors** , " says CSFB's Stone. "There's a lot of skepticism."

The supply and need for...

...believes, but that's only half the equation. "I don't think the pricing that **investors** demand for taking on this risk is out there."

That's because the deals so...

...growth is getting deals done without a guarantee-and that will require more return for **investors** .

So far, what would make **investors** comfortable with this asset class,

says Pru's Blum, is an advance rate set correctly, **investor** confidence in the future revenue stream of the entertainer, and a yield set high enough to compensate the **investor** for all the work he had to do to get comfortable with the security.

Fitch...the market's heading," says Fitch's Cohn.

At the end of the day, though, **investor** skepticism remains heavy. "We've seen a lot of transactions that just haven't made sense," says James Hunt, president of SunAmerica Corporate Finance, a wholly-owned **subsidiary** of SunAmerica Inc., a big Los Angeles-based insurer. " **Investor** appetite will really be determined by the risk-reward profile. It all depends on the...

...advance rates to issuers, and still have pricing attractive enough to draw in the institutional **investors** that have proven such big **buyers** of other ABS issues?

Yes, argues Bear's Barron. She, along with other investment bankers...

...and long-term bonds, notes Fahnestock's Pullman, who designed the Bowie bonds.

But for **individual** artists and other copyright holders who are not investment-grade risks, asset-backeds can offer...

...year average life and 15-year maturity. They were rated A-3 by Moody's **Investor** Service-a prime selling point to **investors** .

Several industry onlookers who had viewed the deal through slitted eyes took a second look...for 15 years, which was put up as collateral for the deal.

The guarantee reassured **investors** and ratings agencies not only that the bondholders would get all their principal back, but...

...that would allow future cash flows to be so reliably projected, and so attractive to **investors** .

Penner thinks he may have found a way to plug the basic Bowie concept into ...

...he built up in the real estate world. Instead of offering securities based on an **individual** entertainer's future prospects, he wants to bundle large numbers of loans made to rock stars, actors, and **individual** studio executives into diversified portfolios, then securitize them and sell them to **investors** . In theory, the diversity should make the deals less risky, and in effect lower the...

...more, Penner intends to put Nomura's money where his mouth is, acting as principal **investor** . He will make non-recourse loans to be repaid by revenue streams like music or...

25/3,K/11 (Item 7 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00033749

PMI Expands System To New Partners
Mortgage-Backed Securities Letter
October 13, 1997 VOL: 12 ISSUE: 41 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH WORD COUNT: 514 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...s largest private conduit of nonconforming mortgages last week as GMAC-RFC, a wholly owned **subsidiary** of General Motors Acceptance Corp.,

Search Report from Ginger D. Roberts

agreed to use the PMI system to enhance its loan-purchase programs.

GMAC-RFC said it will use the PMI system to limit its **customers**' underwriting liability and will waive underwriting responsibilities and warranties on those high-quality loans that...

...PMI also will integrate their automated underwriting systems: GMAC-RFC's AssetWise network and the **DecisionWise** system, jointly developed by PMI and Cybertek Corp.

Such a link will enable users of **DecisionWise** to electronically send loan data to GMAC-RFC and receive **decisions** within minutes about mortgages that GMAC-RFC will invest in, such as home-equity loans, jumbo loans and subprime loans.

The link will be available in the new version of **DecisionWise** that will hit the market in the 1998 first quarter, officials said.

Another recent alliance...

...Union Capital Markets Group, the latter of which will use pmiAura for purchasing and pricing **decisions**.

First Union will be the first conduit that will use the PMI system to assess **credit risk** in its loan performances, company officials said. Last year, First Union purchased more than \$1...

...in jumbo residential loans for securitization.

The Charlotte, N.C.-based company said its new **third - party** originator standards will be based partly on the pmiAura score.

"Providing PmiAura purchase guidelines should bring our network of **third - party** originators a new level of accessibility, ease and predictability," said Trezevant Moore, **managing director** of jumbo conduit and whole-loan trading at First Union.

PMI will also offer...

...originators and lenders, the company said. - C.O.

Prudential Investments has named Robert McConaughey as **managing director** and senior portfolio **manager** for a newly launched unit that will invest in real-estate investment trusts and other real-estate entities.

The new unit, called Prudential Real Estate Securities **Investors**, will create REIT investment vehicles for both retail and institutional **investors**, officials said.

In addition to his duties in the group, McConaughey will be responsible for **managing** the portfolio of at least one new Prudential Investments REIT mutual fund, which will be...

...in early 1998.

McConaughey most recently served at Fidelity Investments, where he was assistant portfolio **manager** for Fidelity's \$2.4 billion real-estate fund. He has worked with Fidelity's Securities **Investors**.

The unit and its affiliate **manage** more than \$8 billion in commercial real-estate investments for about 400 million **clients**. - C.O.

25/3,K/12 (Item 8 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00002845

1997 PROMISES FIERCE AND DIFFERENT COMPETITION

CARD NEWS

January 20, 1997 VOL: 12 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 2128 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...both technological and legal terms, and increasingly savvy cardholders.

New on the horizon: tighter risk **management** efforts induced by 1996's record-high delinquencies and bankruptcies; and greater focus on Internet...

...cards become the popular payment mechanism for on-line purchases. Anticipate more issuers turning to **outsourcing** and consolidations to cut costs, and more mergers and acquisitions industry-wide as issuers struggle...

...6), and make sure new programs offer innovative, value-added features that not only attract **consumers**, but keep them. The most successful co-branded programs of 1997 will offer sophisticated, brand-specific value to the **consumer**.

Do Your Homework

It is imperative those new programs are well thought out. A few...

...Westbury, N.Y.

Smaller issuers will find it particularly difficult to compete, and several analysts **suggest** that 1997 could be the year that small issuers evacuate the marketplace by selling their...

...of Synergistics

Research Corp. in Atlanta.

Adcock says the real question is how adept risk **management** divisions can be at predicting and controlling risk. "There's going to be increased emphasis on risk **management** and that works against aggressive marketing." Teaser rates and balance transfer offers will become a lot less prevalent in 1997, he says.

"You're going to see some very careful **management** this year," adds Adcock. "The people who are in the worst ...going to be giving up market share as part of their attempt to get their **credit risk** situation under control."

"Reports have it that bankruptcy will be on a substantial rise, not..."

...firm based in Atlanta.

Part of that problem has been that the new type of **person** filing bankruptcy, Brittain says. "The industry has been blindsided" by many of the cardholders who...

...distress on many of the accounts. 1997 will see a host of new, more sophisticated **credit risk** models aimed at predicting the new bankruptcy candidates, adds Brittain.

"For many years, issuers have..."

...intelligent co-branded offers; products that meet the specific needs of a targeted group of **customers**," says Auriemma.

Gone are the days when all a card needed to be profitable was...

...we can't be offering co-branded cards that offer so much value to the **customer** that it's not economically feasible [to the issuer]," he adds.

"There will be a..."

...last year that provided rewards toward GM products.

"The opportunity for major brands to enhance **customer** loyalty with appropriate co-branded programs continues to be good," says Barlow.

Earlier this month...

...a co-branded card with Phillips Magnavox based in Knoxville, Tenn. With the MasterCard product, **consumers** can earn rewards points toward brand electronics products ...for the credit card industry will be solving the security issues, says J. William Bowen, **managing** vice president at First Manhattan Consulting Group. "At some point the **consumer** worry about security will begin to diminish, and things will really start to take off..."

...pressure on credit card companies to reduce fees," says Accomando. "What does happen is the **consumer** becomes a lot more educated and aware through the process."

"The next five [pieces of...] going to be increasingly difficult for smaller issuers to stay competitive," says J. William Bowen, **managing** vice president at First Manhattan Consulting Group.

Smaller issuers who do stay will make **decisions** about specific areas to focus on. Last week, Columbus, Ohio-based National City Card Services...our success in co-branding," says Jim Gilmour, chairman of National City Card Services, a **subsidiary** of National City Corp.. The company will "redirect investment and commit substantial resources and extensive..."

25/3, K/13 (Item 9 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00000562

CREDIT RISK MANAGEMENT REPORT BRIEFS
CREDIT RISK MANAGEMENT REPORT
April 8, 1996 VOL: 6 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1149 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Credit Data Helping Retailers.
Retailers may be able to extend credit to **consumers** quickly and safely based on a new system from Atlanta-based Equifax. **Decision Power-Retail**, released last week, delivers pre-screened credit **decisions** in real time for retailers. The system, an expansion of Equifax's credit card-focused **Decision Power**, is customized to match each store's criteria for granting credit. Retailers use the system when **customers** pay for merchandise at the point-of-sale with a personal check and present a...

...terminal and authorized checks automatically are pre-screened for the retailer's proprietary credit card. **Customers** meeting a retailer's pre-established credit criteria are offered a pre-approved on the spot. "If, for some reason, the [**customer** doesn't qualify], the offer is never made," reducing embarrassing turn-downs, said Equifax spokesperson Dave...

...is offering Sentry, a credit bureau-based attrition model intended to help creditors retain existing **customers**. The model, developed for Trans Union by San Rafael, Calif.-based Fair, Isaac & Co., predicts...

...to-five months after being scored. Sentry uses multiple

Search Report from Ginger D. Roberts

scorecards to compare the user's **customers**' total credit activity with all other lenders. Using this information, Sentry creates a comprehensive picture of **customer** credit usage, providing an assessment of the likelihood that **customers** will stop using the user's product. "So, [we'd] come back to you and..."

...your Sentry score is 10, which is very low and a [strong indication] that the **customer** is going to leave," says Debra Kammer, product research manager at Trans Union. The model...The new version integrates electronic data interchange (EDI) and insurance processing technology. The system supports **client**-server networks and features an enhanced graphical interface and optical character recognition. Costs vary based...

...end-user size, said John Gilliam, president and CEO. (Insureco, 714/937-2700.)

Need for **Risk Management** Grows.

Credit card departments likely will want to step up their **risk management** strategies as delinquent **credit** card loans hit a 10-year high. Credit card accounts that were 30 days or...

...ABA). Economists blame the rise on stagnant paychecks, banks' mass marketing of credit cards and **consumer** spending habits. (James Chessen, ABA, 202/663-5000.)

Mixed Reviews on Market Outlook.

Risk **managers** may need to deal with significant volatility in the credit quality of the various markets...

...competition," said DCR officials. (DCR, 312/368-3100.)

Charge-Off Data Sought by Firms.

Resource **Management** Services Inc. (RMS) and The Debt Marketplace Inc., both of Santa Fe Springs, Calif., are surveying sellers and **buyers** of charge-off accounts. Creditors who have purchased charge accounts, attempted to purchase, sold, or...

...applications over the World Wide Web, say consultants, because a significant amount of lenders and **consumers** already are on-line. "We have [more than] 35 mortgage companies who advertise in our..."

...dirls.com/mortgage) and the AAA Commercial Mortgage Directory (<http://www.dirls.com/commercial>) help **consumers** shop for mortgages and locate other residential and commercial mortgage products and services. Most companies...s 800 member merchants. Equifax will work with Checkfax of the Carolinas, a wholly-owned **subsidiary** of GGMA. Checkfax maintains verification information of **consumers** in North Carolina, South Carolina and Virginia, which is expected to expand the verification database...
...access to Equifax Check Services. (Dave Mooney, Equifax, 404/885-8117.)

TRW Adds New Sales **Agent**.

Orange, Calif.-based TRW Business Information Services is expanding its distribution channels, recently signing NACM/Rocky Mountain as an authorized sales **agent**. The Denver-based company will market the sales and data collection of TRW's commercial...

25/3, K/14 (Item 10 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00000199

MAGNUM OFFERING CREDITORS BETTER DECISIONS
CREDIT RISK MANAGEMENT REPORT
FEBRUARY 12, 1996 VOL: 6 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 384 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Atlanta, Ga.-based Magnum Communications Ltd. hopes to gain a chunk of the **risk management** market share by offering **credit** - and **risk** -based analysis to creditors through its four core products.

"Scorecard companies hand-off the custom model that they've developed for a joint **customer**, and we take the ball from there," says Richard Alterman, director of consulting services and new business development.

The company offers credit **decisions** in areas such as the opening of a new card account, the delivery of a...

...of a line of credit for an auto or home equity loan, says Alterman.

Collection **agents** can use the company's software for collections and in prioritizing account assignments. Mail order companies also can use it to extend credit.

Customers who develop their own statistical models or use their own criteria to make credit **decisions** also can consult with Magnum to calculate the credit characteristics at the bureau level.

Magnum...

...software.

Wilmington, Del.-based Beneficial National Bank USA has been using Magnum Communications' products for **credit** - and **risk** -based analysis for ten years. "We've found that they are keeping up with the..."

...a lot more flexibility," says Sal Scrozzo, vice president of credit for the bank, a **subsidiary** of Beneficial National Bank Corp. Beneficial presently uses CREDICHECK and CREDIGRANT.

When a credit report...

...the variables or characteristics that are included in the scorecard. Once those characteristics are calculated, **DECISION ASSISTANT** software can assign appropriate points to the characteristic attributes.

DECISION ASSISTANT, an on-line, rule-based processor, can be used for implementing applications and credit bureau statistical models, judgmental **decisioning**, and worklist assignment. Another product, CREDISWITCH, is a service bureau offering of the company's products. CREDIGRANT, a new account processing software package, soon will be delivered in a **client** /server environment. Prices vary according to the customization of applications.

The company soon will provide...

?

Search Report from Ginger D. Roberts

```
?show files;ds
File 348:EUROPEAN PATENTS 1978-2002/May W01
(c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020502,UT=20020425
(c) 2002 WIPO/Univentio
```

Set	Items	Description
S1	439	CREDIT(3N)MANAG?
S2	435	CREDIT(5N) (RISK? OR HEDG?)
S3	359194	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT()SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	12059	SUBAGENT? OR SUB()AGENT? OR SUBSIDIARY OR (SECONDARY OR BACKUP OR SUPPORT? OR SECOND) (2W)AGENT? ?
S5	441448	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASE-R? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	227655	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	13870	S4 OR ADVISOR?
S8	63	S1(S)S2
S9	109	MANAG?(S)S2
S10	115	S8:S9
S11	0	S10(S)S3(S)S4(S)S5(S)S6
S12	0	S10(S)S3(S)S7
S13	14	S10(S) (S3 OR S7) (S)S5(S)S6
S14	42	S10(S) (S3 OR S7)
S15	20	S10(S)S5(6N)S6
S16	87	S1(S) (RISK? OR HEDG?)
S17	137	S10 OR S16
S18	27	S17(S)S5(6N)S6
S19	57	S12:S15 OR S18
S20	40	S19 NOT AD>20000901

?t20/5,k/all

20/5,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

00762104

NEGOTIATED MATCHING SYSTEM AND METHOD
SYSTEM UND METHODE ZUM ZUSAMMENBRINGEN POTENTIELLER HANDELSPARTNER
BASIEREND AUF VERHANDLUNGEN
SYSTEME ET METHODE POUR METTRE EN RELATION DEUX PARTENAIRES COMMERCIAUX
POTENTIELS

PATENT ASSIGNEE:

Reuters Transaction Services Limited, (2269710), 85 Fleet Street, London
EC4P 4AJ, (GB), (Proprietor designated states: all)

INVENTOR:

SILVERMANN, David, L., 16 Carmen Lane, Saint James, NY 11780, (US)
DONNER, William, L., 29 Ridgecroft Road, Bronxville, NY 10708, (US)
ORDISH, Christopher, Reuters America, Inc. 88 Parkway Drive South,
Hauppauge, NY 11788, (US)

LEGAL REPRESENTATIVE:

Musker, David Charles et al (62142), R.G.C. Jenkins & Co. 26 Caxton
Street, London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 776505 A1 970604 (Basic)
EP 776505 B1 000412
WO 9605563 960222

APPLICATION (CC, No, Date): EP 95932140 950817; WO 95IB839 950817

PRIORITY (CC, No, Date): GB 9416673 940817; US 475499 950607

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60

Search Report from Ginger D. Roberts

CITED PATENTS (EP B): EP 407026 A; EP 416482 A; EP 434224 A; EP 491455 A;
EP 512702 A

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Change: 010228 B1 Legal representative(s) changed 20010111
Grant: 20000412 B1 Granted patent
Oppn None: 010328 B1 No opposition filed: 20010113
Application: 960605 A International application (Art. 158(1))
Application: 970604 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 970604 A1 Date of filing of request for examination:
970227

Change: 970611 A1 Title of invention (German) (change)
Examination: 980114 A1 Date of despatch of first examination report:
971128

Change: 990728 A1 Title of invention (German) (change)
Change: 990728 A1 Title of invention (English) (change)
Change: 990728 A1 Title of invention (French) (change)

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200015	464
CLAIMS B	(German)	200015	480
CLAIMS B	(French)	200015	581
SPEC B	(English)	200015	6846
Total word count - document A			0
Total word count - document B			8371
Total word count - documents A + B			8371

...SPECIFICATION factors. Each financial institution has its own systems and procedures for evaluating its exposure. These **credit** and **risk management** procedures are highly confidential and not standardized by any means. As a result, to successfully...

...is a practicable solution to this problem because banks are not likely to standardize their **credit** and **risk management** processes and a customized trading system would be economically infeasible. Also, banks and other trading institutions are extremely protective of information regarding their **credit** and **risk management** procedures and may be unwilling to give out this information to **third - party** programmers who are designing a system or to put this information on line where other...

20/5,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

00319023

Interactive market management system.

Interaktives Marktverwaltungssystem.

Système de gestion de marché interactif.

PATENT ASSIGNEE:

STRATEGIC PROCESSING CORPORATION, (1040180), 575 Madison Avenue, New York
New York 10022, (US), (applicant designated states:
AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Shavit, Eyal, 666 Third Avenue 20th Floor, New York New York 10017, (US)
Teichner, Lester, 744 North Wells Street, Chicago Illinois 60610, (US)

LEGAL REPRESENTATIVE:

Harrison, David Christopher et al (31532), MEWBURN ELLIS York House 23
Kingsway, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 370146 A1 900530 (Basic)

Search Report from Ginger D. Roberts

APPLICATION (CC, No, Date): EP 88311120 881124;
PRIORITY (CC, No, Date): EP 88311120 881124
DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-015/21;
CITED PATENTS (EP A): US 4567359 A; US 4567359 A; US 4412287 A; US 4412287
A; FR 2580837 A; FR 2580837 A; FR 2543327 A

CITED REFERENCES (EP A):
NACHRICHTEN ELEKTRONIK + TELEMATIK
COMPUTER SYSTEMS;

ABSTRACT EP 370146 A1

A system (50) for interactive on-line electronic communications and processing of business transactions between a plurality of different types of independent users including at least a plurality of sellers, and a plurality of buyers, as well as financial institutions, and freight service providers. Each user can communicate with the system from remote terminals (62,64,68,70) adapted to access communication links and the system may include remote terminals (62,64) adapted for storage of a remote data base (53). The system includes a data base (72) which contains user information. The data base is accessed via a validation procedure to permit business transactions in an interactive on-line mode between users during interactive business transaction sessions. The system permits concurrent interactive business transaction sessions between different users.

ABSTRACT WORD COUNT: 127

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900530 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 910116 A1 Date of filing of request for examination:
901123
Examination: 930616 A1 Date of despatch of first examination report:
930430
Change: 940713 A1 Representative (change)
Refusal: 950503 A1 Date on which the European patent application
was refused: 941210

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	906
SPEC A	(English)	EPABF1	19738
Total word count - document A			20644
Total word count - document B			0
Total word count - documents A + B			20644

...SPECIFICATION supplier may take part of the credit risk along with the financial institution when the buyer accepts its particular products from the distributor. Maintaining the actual balance of outstanding guaranteed may...

...financial transactions. The daily journal details all the transactions reported as well as all the **advisories** submitted by the system with regard to a particular user. An on-line inquiry service...

20/5,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00809412 **Image available**
METHOD, SYSTEM, TERMINAL AND BUSINESS MODEL FOR PROVIDING ELECTRONIC
SERVICES
PROCEDE, SYSTEME, TERMINAL ET MODELE DE GESTION DESTINES A FOURNIR DES
SERVICES ELECTRONIQUES

Search Report from Ginger D. Roberts

Patent Applicant/Assignee:

OY PRIKATTI AB, Katariinantie 46, FIN-01760 Vantaa, FI, FI (Residence), FI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KIVIMAKI Bjorn, Katariinantie 46, FIN-01760 Vantaa, FI, FI (Residence), FI (Nationality), (Designated only for: US)

Legal Representative:

BERGGREN OY AB (agent), P.O. Box 16, FIN-00101 Helsinki, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200143048 A1 20010614 (WO 0143048)

Application: WO 2000FI525 20000609 (PCT/WO FI0000525)

Priority Application: WO 99FI1024 19991210; WO 2000FI61 20000128

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-019/00

International Patent Class: G06F-155:00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9291

English Abstract

The present invention relates generally to a method, a system, a terminal, and a business model for providing electronic services. The electronic services may concern e.g. betting, lottery, amusement games, casino games, auctions or other electronic commerce service. The present invention relates more particularly to implementing online electronic services with telecommunications media. One idea of the present invention is providing an electronic services system where a general mobile communications system is used for conveying the information between the user terminal and an electronic service producer, and the right to access the mobile communication system is on some degree limited to the transmission of messages to/from the electronic service producer. A user terminal (or SIM of the user terminal) is thus made logically related to one or several electronic service providers. This idea allows the electronic services to be used anywhere in the coverage area of the mobile communication system. The invention also allows a straight-forward procedure to pay for the services, if the subscriber connection is used only for the services of a determined service producer(s).

French Abstract

La presente invention concerne globalement un procede, un systeme, un terminal et un modele de gestion, destines a fournir des services electroniques. Les services electroniques peuvent concerner, par exemple, des paris, une loterie, des jeux de divertissement, des jeux de casino, des ventes aux encheres ou d'autres services de commerce electronique. La presente invention concerne plus particulierement la mise en oeuvre de services electroniques en ligne par l'intermediaire de moyens de telecommunications. Une idee de la presente invention est de fournir un systeme de services electroniques utilisant un systeme de communications mobile general pour transmettre les informations entre le terminal d'utilisateur et un producteur de service electronique, le droit d'accès au systeme de communication mobile etant limite a un certain point a la transmission de messages vers/depuis le producteur de service electronique. Un terminal d'utilisateur (ou un module d'identification

d'abonne du terminal d'utilisateur) est ainsi mis en relation logique avec un ou plusieurs fournisseurs de service electronique. Cette idee permet l'utilisation de services electroniques partout dans la zone de desserte du systeme de communication mobile. L'invention permet egalement une procedure explicite pour le paiement des services, si la connexion d'abonne est utilisee uniquement pour les services d'un producteur de service determine.

Legal Status (Type, Date, Text)

Publication 20010614 A1 With international search report.

Examination 20010927 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... loaded on the SIM. The prepayment is paid on the bank account of the betting **service provider** by having a transfer connection between a shop terminal 295 and a bank 296. The information on the prepayment and the SIM identification is also transferred to the betting **management** system 230 which registers the information and gives the SIM a right to use the services. The betting **management** system thus comprises the required register of all subscribers that have right to use the...

...information on possible betting objects and evens. The display screen is controlled by the betting **management** system 230, and the display can therefore give real time information on the betting. The...active list of potential bettors by e.g. sending a short message to the betting **service provider**. After the bettor does no longer wish to receive the betting information from the concerned...

...indicating that the bettor is to be removed from the active list of bettors. A **person** who attends to the betting may thus watch the event in the television 216, and receive the betting information 245 from a tv or from a mobile terminal. If the **person** wants to make a bet order, the order can be transmitted to the betting **management** system with a user dedicated communication. The exemplary betting **management** system may include connection ports for both Internet terminals and for mobile terminals. A user 210 with an Internet terminal 212 may send orders to the electronic betting **management** system 230 via the Internet 240. The communication is, as 'in usual Internet connections, using HTTP and TCP/IP protocols. The betting **management** system 230 includes an MS SQL server 7 (234)

and an MS IIS 4 Web server (232). The communication between the Internet terminal and the electronic betting **management** system can be implemented imp

according to the prior art. The Internet use, however, commonly requires the registration of a bettor by making agreements with the **service provider** and a bank. A **customer** 210 that attends to the betting with the mobile terminal 214, makes a **decision** on a bet order, connects to a mobile communication system and sends the order information to the betting **management** system with a short message. The mobile terminal has a wireless signalling link to one...short messages are further transferred 290 between the mobile communication system and the electronic betting **management** system 230. The transfer can take place via the Internet 240 or some other communication link. The information may be transferred between the mobile communication system and the electronic betting **management** system in the form of short messages, or in some other form. After the bet order has reached the betting **management** system, and the bet order has been registered and accepted, a betting **management** system may send an acknowledgement message to the concerned bettor indicating that the bet has...

...message can therefore be advantageously a short message.

It is clear that the electronic betting **management** system may comprise communication ports for many mobile communications systems that are provided by different...

...add too much to the cost of services. Therefore it is preferable that the electronic **service provider** has its own registers on the service subscribers. However, even if the payments are not directed through the mobile communications system operator, the betting **service provider** can use the information of the short message to authenticate the sender of the message...

...Figure 2 are not explained 'in more detail, as they can be designed by a **person** skilled in the art using this description of the basic inventive idea. Also fictional details as described with Figure 1 can be applied. One should also note that the **management** system for electronic services may in the simplest form be just a receiver device for receiving digital messages and conveying orders for the personnel **service provider**. Figure 3 illustrates a flow diagram of an exemplary method 300 for providing a right to use electronic services of a **service provider**. The mobile terminal for using an electronic service is equipped with a SIM. In this...

...The SIM is also stored with identity information so that the operator and the electronic **service provider** is able to identify the SIM, 32. The identification information of the SIM card as...

...SIM is then equipped with a right to use electronic services provided by a determined **service provider**. For this purpose identification information of the **service provider** is then stored to the SIM, 33. This identification information may e.g. be a telephone...

...are used for creating a connection to use the (all or determined) services of the **service provider**. The telecommunication operator can then prevent the user terminal from having connections or transmitting short messages to other destinations than the allowed telephone numbers of the electronic **service provider**. The identification information of the **service provider** may also be stored 'in other parts of the mobile terminal than SIM, but this may cause that the mobile terminal can only be used for using services of one **service provider**. The SIM is then loaded with information on prepayment of services, 34. The amount of...

...time for using services. After the SIM has been loaded with said information, the electronic **service provider** is informed on the amount of prepayment and the identity of the SIM (or identity...

...information stored on the SIM and identify the SIM as a user of the electronic **service provider**. And finally the right to use electronic services is registered by the **service provider** and possibly by the telecommunications operator, 37. It may also be possible, that it is possible to store prepayment and identification information for different **service providers** on a single SIM. This would make the use of services from different providers easier...

...that the user must have a dedicated SIM for the use of services from each **service provider**. Figure 4 illustrates a flow diagram of an exemplary method 400 for providing electronic betting...

...subscriber identity module (SIM) with a stored prepayment for using betting services of a betting **service provider**, as was illustrated in Fig. 3. This SIM is installed into a terminal. A betting...

...on an electronic mass media, such as television channel. First in step 410 the betting **service provider** determines a betting object and possible choices for betting. The betting **service provider** may also

determine an evens for each choice for betting. The evens means a factor

...advance what the evens is. However, informing a fixed evens means that the betting service provider carries a risk on the betting. Another possibility is to determine the evens according to the amounts of bets for different choices. If the evens is thus calculated, the betting service provider can take a certain percentage of the betting turnover as a profit and does not...

...determining the evens parameters. After the betting object and choices have been determined, the betting management system may transmit the information on the betting object to potential bettors by wireless transmission...

...of a mobile terminal may, for example, send an initial short message to the betting management system informing that the user wants to take part in the betting (this step is not shown in the flow diagram). After receiving this initial message, the betting management system enters the mobile terminal identity information in said list. It is also possible that...The short message is then transmitted from the bettor's mobile terminal to the betting management system. The information of the short message is then read and stored in the register of the betting management system. It is also possible to use other ways to send a digital message including...

...information, such as the Internet. After the bettor has transmitted an order to the betting management system, it may happen that the bet is not accepted, step 490. This may happen...

...was not accepted, step 495. Then the bettor has to make a new evaluation and decision on whether to make a next bet order or not, step 440. If the bet order matches with the bet object information and parameters of the betting management system, a decision can be made that the bettor's order is accepted. The decision can be made by the betting management system on other predetermined conditions. If all the betting parameters are given by the system, the betting management system may wait for bet orders until a determined time instant, and accept the orders...

...system may compare the betting parameters of the bet order and the system, and the decision can be made based on this comparison. Figure 5 illustrates a flow diagram on steps after the acceptance of the order 'in the method of Fig. 4. After the betting management system has accepted the order, the corresponding bettor is informed on the acceptance with an ...short message or via the Internet/e-mail. In the method of Figure 5 the betting management system forms a short message with the information on acceptance of the bet order, step 510. The betting management system then transmits the short message to the mobile terminal of the bettor thus indicating...

...the betting may be automatically reduced from the payment register of the prepaid SIM. The service provider has preferably its own register for prepayments, and makes the same reduction from the subscribers prepayment register. If the service provider has an updated register for the payments, it is possible to avoid any misuse of storing wrong payment information on a SIM. It is also possible that the betting service provider identifies the bettor's payment and banking information according to the SIM identity (eg. its...

...The short message usually includes the telephone number of the subscribers mobile terminal. The betting service provider may have its own list of subscriber information or the betting service provider may alternatively get the name and address of the subscriber from the operator of the...

...step 540. If the bet of the bettor has been successful, step 550, the betting management system pays a reward for the bettor, step 560. The reward can be payed according...
...made. It is also possible that the bettor informs a bank account to the betting service provider for the payment of rewards. This can be informed e.g. by sending a short message to the betting management system, the short message including the bank account number. The betting management system can then identify the sender of the short message and interpret the information of...
...may be a separate telephone number for informing the bank account numbers for the betting service provider. An advantage in using these methods is that there is no need to make any...
...on a short message that can be used for transmitting an order to the betting management system accord' to the mvention. The short mg message comprises a first identifier field 610...to pay by just determining a corresponding price for sending a short message to the service provider. So it is possible to realise a betting system where it is not necessary to...2 0-7, Palaiseau 1992. The SIM card is described in detail in the GSM Recommendation ETSI GSM I 1. I I and in the standard ISO/IEC 7816. When a person subscribes to a service provided by a mobile network operator, he or she is given...
...she has made using e.g. invoices sent to the subscriber regularly. Often, however, a person needs a mobile terminal for only a short period of time, e.g. 'in connection...
...is not exceeded. In one preferable embodiment of the present invention electronic services of a service provider are prepaid using a technology that is similar to the prepaid SIMs. However, since the elctronic service provider is different form the telecommunications network operator, the communication for loading and reducting the prepaid amount of the SIM is made between the SIM and electronic service provider. The use of the telecommunications network can thus be paid separately by the electronic service provider. Fig. 7 shows a block diagram of an exemplary SIM card 700 according to the...the purpose of the SIM card blocks is in accordance with the prior art to manage information needed 'in the idenfification of the subscription as well as to serve as a...
...electronic services. When the SIM is tied to the use of services from a determined service provider, it is possible to make the payments between the user and the service provider, and there is no need for the telecommunications operator to convey payments or take a credit risk. This way the costs and prices for providing an electronic service can be kept minimal. The operator and the service provider may also such make an agreement on fixed payments for using the telecommumcations network, which...
...need to count the amount of transferred messages unnecessary. Another possibility is that the electronic service provider has a reliable way of counting the incoming messages and pays for the operator according ...
...procedures. The user does not need to make special agreements with banks or the betting service provider in order to start using the betting service. The user can attend to the betting...

...gets the information instantly without any need to keep continuous telephone connection to the betting management system. It is also possible to produce mobile terminals specifically for using specified services. This...

20/5,K/4 (Item 2 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00791434

SYSTEM AND METHOD FOR ANALYZING AND ORIGINATING A CONTRACTUAL OPTION ARRANGEMENT FOR A BANK DEPOSITS LIABILITIES BASE
SYSTEME ET PROCEDE PERMETTANT D'ANALYSER ET DE DETERMINER L'ORIGINE D'UN AGENCEMENT D'OPTIONS CONTRACTUELLES POUR UNE BASE DE PASSIFS-DEPOTS DE BANQUE

Patent Applicant/Inventor:

MADDEN Martin, 3814 Alta Vista, Chicago, IL 60613, US, US (Residence), -- (Nationality)

Legal Representative:

MAZZA Michael P (agent), Niro, Scavone, Haller & Niro, Suite 4600, 181 W. Madison, Chicago, IL 60602, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200124079 A1 20010405 (WO 0124079)

Application: WO 2000US22309 20000811 (PCT/WO US0022309)

Priority Application: US 99406214 19990927

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 3890

English Abstract

A system and method for analyzing and originating a contractual option arrangement for transacting a deposit liabilities base of a financial institution at predetermined prices and time periods [see Appendix] is disclosed. The purpose of this system is risk management.

French Abstract

L'invention concerne un systeme et un procede permettant d'analyser et de determiner l'origine d'un agencement d'options contractuelles de facon a negocier une base de passifs-depots d'une institution financiere a des taux et pendant une duree predeterminees. L'objet de ce systeme est de gerer les risques.

Legal Status (Type, Date, Text)

Publication 20010405 A1 With international search report.

Examination 20010628 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... for buying and selling

core deposit bases would be numerous. A new market in which **third parties** are contractually obligated to pay pre-established fixed prices for a certain dollar amount of...

...to financing sources. Sellers could more reliably obtain market prices without burdening themselves with the **credit** and **liquidity risks** brought about in pooling transactions. Equity capital would be more efficiently employed without the potential dangers of enabling acquirers to speculate on unreliable future values with leveraged financing. **Management**, employees, regulators and other industry participants would be more clearly informed about the rationale behind...

20/5,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00784185 **Image available**
A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISANT UN SYSTEME DE COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s) :

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117195 A2-A3 20010308 (WO 0117195)
Application: WO 2000US24125 20000831 (PCT/WO US0024125)
Priority Application: US 99386717 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04L-029/06

International Patent Class: G06F-017/22; H04L-029/12

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150532

English Abstract

A system, method, and article of manufacture are disclosed for providing a stream-based communication system. A shared format is defined on interface code for a sending system and a receiving system. A message to be sent from the sending system to the receiving system is translated based on the shared format. Once translated, the message is then sent from the sending system and received by the receiving system. Once the

message is received by the receiving system, the message is then translated based on the shared format.

French Abstract

L'invention concerne un systeme, un procede et un article de production fournissant un systeme de communication en continu. Un format partage est defini selon un code d'interface pour un systeme emetteur et un systeme recepteur. Un message devant etre envoye par le systeme emetteur est traduit sur la base du format partage. Une fois traduit, le message est envoye du systeme emetteur et recu par le systeme recepteur. Le message recu par le systeme recepteur est ensuite traduit sur la base du format partage.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010907 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20011115 Late publication of international search report

Republication 20011115 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... Order Entry

system;

Figure 45 illustrates a traditional organization structure including an activities component, a credit /collections component, a billing component, and a finance component;

Figure 46 provides an illustration of...or the database would be through Information Access Services.

Another option is to use a **third - party** report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or **agent** can assume a role; it doesn't need to be a person. Role Management Services...

...Rule Management

A business process workflow is typically composed of many different roles and routes. **Decisions** must be made as to what to route to which role, and when.

Rule Management...data across many users.

248

If the business logic is stored and executed on the **client** , software distribution options must be considered. Usually the most expensive option is to have a ...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, **client** solutions involve making pragmatic **decisions** , in which

253

compromise occurs at the intersection of the four major 00 themes.

Experience...a shipment. This might lead to the Picker-packer component.

Another example is a Shopping **Agent** component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of **third - party** vendors, and they are also developed on projects. Developers are typically expected to customize and

...

DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784184 **Image available**

A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200117194 A2-A3 20010308 (WO 0117194)

Application: WO 2000US24114 20000831 (PCT/WO US0024114)

Priority Application: US 99386430 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04L-029/06

International Patent Class: G06F-017/22; H04L-029/12

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 149954

English Abstract

A system, method, and article of manufacture provide a fixed format stream-based communication system. A sending fixed format contract on interface code is defined for a sending system. A receiving fixed format contract on interface code is also defined for a receiving system. A message to be sent from the sending system to the receiving system is translated based on the sending fixed format contract. The message is then sent from the sending system and subsequently received by the receiving system. The message received by the receiving system is then translated based on the receiving fixed format contract.

French Abstract

L'invention concerne un systeme, un procede et un article pour systeme de communication a flux de format fixe. Un contrat de format fixe de transmission sur code d'interface est defini pour un systeme de transmission. Un contrat de format fixe de reception sur code d'interface est egalement defini pour un systeme de reception. Un message destine a etre envoye du systeme de transmission au systeme de reception est converti sur la base du contrat de format fixe de transmission. Le message est ensuite transmis depuis le systeme de transmission, puis il est recu par le systeme de reception et converti sur la base du contrat de format fixe.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be

republished upon receipt of that report.
Examination 20010816 Request for preliminary examination prior to end of
19th month from priority date
Search Rpt 20020103 Late publication of international search report
Republication 20020103 A3 With international search report.

Fulltext Availability:

Claims

Claim

... to track the macro process generally remain the same as for traditional systems lifecycles. Project **management** may still be interested in monitoring the progress of high-level milestones such as the...

...these roles formalize as teams, identities within a workcell, or possibly different hats a single **person** wears is an organization **decision** that depends on the project size, **individual** skill sets, and other factors.

Within the micro process, more parallelism can be achieved

At...process, very similar to traditional Method/I, as follows: component test - a test of an **individual** module or program that is specified and coded as a single unit

assembly test - a...contrast, overlapping design and code implies coding starts with an incomplete design. This puts at **risk** any efforts to define precise milestones so critical to effectively track progress. Iteration requires more...critical applications, multiple levels of ownership must then be defined. However, this creates a **risk** of conflicts. Before components mature, the rules of divisions should probably be more rigid. Later...capabilities. There are two reasons for this. First, the team must understand where the specific **risks** reside, before they can effectively attack them. Is the application I/O or compute bound...

...oriented and component-based systems development, because a delicate balance is necessary between addressing performance **risks** without detracting from good object-oriented design. For example, fear of messaging overhead may lead...

...is important to distinguish between component messaging and object 91 messaging.

Address Architecture Performance **Risks** Early

As with a traditional client/server system, performance **risks** should be addressed early. Performance requirements often have a severe impact on the technology architecture...

...make up the foundation of a component architecture may be new and unproven. To minimize **risks**, look for a reference application that is similar in complexity and size. If a similar...

...At a glance, this advice may seem counter to the previous recommendation to address performance **risks** early. However, they do not have to be mutually exclusive. An

359

application should be prototyped - i.e., made to run, early to address broad architecture performance **risks**. Later, proper design should be the focus before performance, because a welldesigned application enables more...optimization does not push another area into unacceptable response.

Summary

364

Performance is an acknowledged **risk** in developing complex systems with

today's maturing component technologies. To reduce **risk** and uncertainty, it may be necessary to develop prototypes that validate the architecture approach. When...lot of opportunities for improvement in component-based batch performance. However, in order to manage **risk** early, remember that the areas in which you will have trouble are those in which...extension by the addition of new concrete types, but are closed to the necessity of **risky** and costly modification. Implementations of this pattern will vary widely depending on the selection of...

20/5,K/7 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784137
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE COLLECTION IN ENVIRONMENT SERVICES PATTERNS
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT

Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):
BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116729 A2 20010308 (WO 0116729)

Application: WO 2000US24238 20000831 (PCT/WO US0024238)

Priority Application: US 99386435 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150959

English Abstract

A system, method and article of manufacture are provided for detecting an orphaned server context. A collection of outstanding server objects is maintained and a list of contexts is created for each of the outstanding server objects. A compilation of clients who are interested in each of the outstanding server objects are added to the list. Recorded on the list is a duration of time since the clients invoked a method accessing each of the contexts of the outstanding server objects. The list is examined at predetermined intervals for determining whether a predetermined amount of time has passed since each of the objects has been accessed. Contexts that have not been accessed in the predetermined amount of time are selected and information is sent to the clients identifying the contexts that have not been accessed in the predetermined amount of time.

French Abstract

L'invention concerne un systeme, un procede et un article de fabrication permettant de detecter un contexte de serveur a l'abandon. On conserve une collection d'objets de serveur en cours et on cree une liste de contextes pour chaque objet dudit serveur, a laquelle on ajoute une compilation de clients s'interessant a chaque objet de serveur en cours. On enregistre sur la liste une duree a partir du moment ou les clients lancent un procede leur permettant d'accéder a chaque contexte des objets de serveur en cours. La liste est examinee a des intervalles predeterminees pour etablir si, depuis l'accès auxdits objets, un délai predetermine s'est ecoule ou non. Les contextes auxquels on n'a pas accede dans le délai predetermine sont selectionnes et les clients informes de l'identite de ces contextes.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

[Detailed Description](#)

[Detailed Description](#)

... Order Entry

system;

Figure 45 illustrates a traditional organization structure including an activities component, a credit /collections component, a billing component, and a finance component;

Figure 46 provides an illustration of...or the database would be through Information Access Services.

Another option is to use a **third - party** report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or **agent** can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, **client** solutions involve making pragmatic **decisions**, in which compromise occurs at, the intersection of the four major 00 themes. Experience with ...shipment. This might lead to the Picker-packer component. Another example is a

261

Shopping **Agent** component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of **third - party** vendors, and they are also developed on projects. Developers are

20/5,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00784135

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A LOCALLY ADDRESSABLE INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION METTANT EN OEUVRE UNE INTERFACE ADRESSABLE LOCALEMENT DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918

, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 09967-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116727 A2-A3 20010308 (WO 0116727)

Application: WO 2000US24189 20000831 (PCT/WO US0024189)

Priority Application: US 99387064 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

International Patent Class: G06F-009/46

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 151048

English Abstract

A system, method, and article of manufacture are provided for delivering service via a locally addressable interface. A plurality of globally addressable interfaces and a plurality of locally addressable interfaces are provided. Access is allowed to a plurality of different sets of services from each of the globally addressable interfaces and the locally addressable interface. Each interface has a unique set of services associated therewith. The globally addressable interfaces are registered in a naming service for facilitating access thereto. Use of the locally addressable interfaces is permitted only via the globally addressable interfaces or another locally addressable interface.

French Abstract

L'invention concerne un systeme, un procede et un article de production qui mettent en oeuvre une interface adressable localement pour fournir des services. Plusieurs interfaces adressables globalement et plusieurs interfaces adressables localement sont mises en place. L'accès à plusieurs ensembles de services différents est autorisé à partir de chacune des interfaces adressables globalement et des interfaces adressables localement. A chaque interface est associé un ensemble unique de services. Les interfaces adressables globalement sont enregistrées dans un service d'affectation de noms pour en faciliter l'accès. L'utilisation des interfaces adressables localement n'est autorisée que si l'on passe par des interfaces adressables globalement ou par une autre interface adressable localement.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20020110 Late publication of international search report

Republication 20020110 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... horizontal organization model; Figure 47 illustrates a workcell organization approach including an activities component, a credit /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...platforms or protocols.

The use of architecture frameworks during analysis and design can reduce the risks of an IT solution. It should improve development productivity through reuse, as well as the...or the database would be through Information Access Services.

Another option is to use a third - party report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or agent can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, client solutions involve making pragmatic decisions, in which compromise occurs at the intersection of the four major 00 themes. Experience with ...a shipment. This might lead to the Picker-packer component. Another example is a Shopping Agent component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of third - party vendors, and they are also developed on projects. Developers are typically expected to customize and...

20/5,K/9 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00784134

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT
IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT
Système, Procédé et Article Manufacture Un Composant de Classe de Constante
Dans un Environnement de Schémas de Services de Logique d'Affaires

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, Suite 3800,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116726 A2-A3 20010308 (WO 0116726)

Application: WO 2000US24188 20000831 (PCT/WO US0024188)

Priority Application: US 99387213 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(CA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150446

English Abstract

A system, method, and article of manufacture are provided for managing constants in a computer program. A plurality of constant names are provided. Each of the constant names has a corresponding constant value. The constant names are grouped into constant classes based on an entity which the constant values represents. Access is allowed to the constant values by receiving a call including the corresponding constant name and corresponding constant class.

French Abstract

L'invention porte sur un systeme, un procede et un article de gestion des constantes d'un programme d'ordinateur. On etablit les noms de differentes constantes a chacun desquels correspond la valeur d'une constante, puis les noms sont regroupes par classes de constantes en fonction d'une entite representant les valeurs des constantes. L'accès a une valeur de constante est autorisé lors de la reception d'un appel comprenant le nom et la classe de la constante correspondante.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20020502 Late publication of international search report
Republication 20020502 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... horizontal organization model;
Figure 47 illustrates a workcell organization approach including an activities component, a credit /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...or the database would be through Information Access Services.

Another option is to use a **third - party** report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or **agent** can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, **client** solutions involve making pragmatic **decisions**, in which compromise occurs at the intersection of the four major 00 themes. Experience with ...a shipment. This might lead to the Picker-packer component. Another example is a Shopping **Agent** component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of **third - party** vendors, and they are also developed on projects. Developers are typically expected to customize and...

20/5,K/10 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

007&4131

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES

D'INFORMATIONS

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116723 A2 20010308 (WO 0116723)

Application: WO 2000US24083 20000831 (PCT/WO US0024083)

Priority Application: US 99386238 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM
EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150940

English Abstract

A system, method, and article of manufacture are provided for retrieving multiple business objects across a network in one access operation. A business object and a plurality of remaining objects are provided on a persistent store. Upon receiving a request for the business object, it is established which of the remaining objects are related to the business object. The related objects and the business object are retrieved from the persistent store in one operation and it is determined how the retrieved related objects relate to the business object and each other. A graph of relationships of the business and related objects is instantiated in memory.

French Abstract

La presente invention concerne un systeme, un procede et un article manufacture destine a la recuperation de plusieurs objets d'affaires dans un reseau en une operation d'accès. A cet effet, on dispose dans une memoire permanente d'un objet d'affaire et d'une pluralite d'objets restants. Des la reception d'une requete se rapportant a un objet d'affaires, on recherche deux des objets restants qui sont en relations avec l'objet d'affaires. Une seule operation permet ainsi de recuperer dans la memoire permanente ces objets ainsi que l'objet d'affaires. Il ne reste plus qu'a determiner les relations existant d'une part entre les objets consideres et d'autre part entre ces objets et l'objet d'affaires. Une instantiation d'un graphique des relations entre les objets et l'objet d'affaire est conservee en memoire.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... platforms or protocols.

The use of architecture frameworks during analysis and design can reduce the risks of an IT solution. It should improve development productivity through reuse, as well as the...adjusters; just assign the request to the next available person. In addition, a process or agent can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, client solutions involve making pragmatic decisions , in which

252

compromise occurs at the intersection of the four major 00 themes. Experience...a shipment. This might lead to the Picker-packer component. Another example is a Shopping Agent component that knows someone's buying preferences, shops for the best deals, to and either...group of patterns) in a specific technical environment. Frameworks are available from a number of third - party vendors, and they are also developed on projects. Developers are typically expected to customize and...

20/5, K/11 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)

Priority Application: US 99386715 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/46

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150733

English Abstract

A system, method and article of manufacture are provided for sorting

requests that are being unbatched from a batched message. A group of business objects necessary for a transaction are provided. Logically-related requests received from the business objects are grouped. Sorting rules and/or sort weights are obtained and the requests in the message are sorted and placed in a specific order determined from the sorting rules and/or the sort weights. The sorted requests are batched into a single message which is sent to a data server where the requests are unbundled from the message in the specific order.

French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication utilises dans le tri de requetes qui sont desolidarisees d'un message traite par lots. L'invention porte egalement sur un groupe d'objets commerciaux destines a etre utilises dans une transaction. Les requetes relatives a une logique et provenant d'objets commerciaux sont groupes. Des regles et/ou des poids de tri sont obtenus et les requetes du message sont triees et placees dans un ordre specifique, determine a partir des regles et/ou des poids de tri. Les requetes triees sont traitees par lots dans un message unique qui est envoye a un serveur de donnees ou les requetes sont desolidarisees du message dans l'ordre specifique.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20011206 Late publication of international search report

Republication 20011206 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... products can more easily be replaced later. This characteristic can be important if there is risk associated with a product's or product vendor's future, or the rate of change...should be in a form that can be imported to a local word processing software, decision support software package, or other appropriate application.

25. Application Transparency: It is desirable for the...adjusters; just assign the request to the next available person. In addition, a process or agent can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, client solutions involve making pragmatic decisions , in which

25:

compromise occurs at the intersection of the four major OO themes. Experience...a shipment. This might lead to the Picker-packer component. Another example is a Shopping Agent component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of third - party vendors, and they are also developed on projects. Developers are typically expected to customize and

...

20/5,K/12 (Item 10 from file: 349)

DIAL/G(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

0077 021

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED USER FRAMEWORK DESIGN FOR MAINTAINING USER PREFERENCES, ROLES AND DETAILS SYSTEM, PROCEDE ET ARTICLE MANUFACTURE UTILISES EN COMMERCE ELECTRONIQUE

POUR LA CONCEPTION DE STRUCTURES D'UTILISATEURS DESTINEES A PRESERVER
LES PREFERENCES, ROLES ET DETAILS DES UTILISATEURS

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 's Gravenhage, The Hague, NL,
NL (Residence), NL (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L, Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto,
CA, US

Patent and Priority Information (Country, Number, Date):

Patient: WO 200109792 A2 20010208 (WO 0109792)

Application: WO 2000US20549 20000728 (PCT/WO US0020549)

Priority Application: US 99364091 19990730

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW

(E-) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(O-) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(A-) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(E-) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 122232

English Abstract

A system, method and article of manufacture are provided for managing user information. A site server is provided with information stored thereon including preferences, roles, and details relating to users. A database separate from the site server is also provided. The database has information stored thereon including preferences, roles, and details relating to the users. An identity of one of the users is authenticated. A single interface is displayed which provides the user access to both the site server and the database upon authentication of the identity of the user. The user is allowed to view and change the information that is stored on the site server and the database and that is associated with the user. The single interface is tailored based on the information associated with the user.

French Abstract

Cette invention se rapporte a un systeme, un procede et un article de manufacture servant a la gestion d'informations d'utilisateurs. A cet effet, un serveur de site est pourvu d'informations qui y sont stockees, telles que preferences, roles et details concernant les utilisateurs. Une base de donnees separate de ce serveur de site est egalement prevue. Cette base de donnees contient des informations qui y sont stockees, telles que preferences, roles et details concernant les utilisateurs. L'identite de l'un des utilisateurs est authentifiee et une interface unique est affichee pour donner a l'utilisateur acces a la fois au serveur de site et a la base de donnees apres authentification de son identite. L'utilisateur est alors autorise a visualiser et a modifier les informations qui sont stockees dans le serveur de site et dans la base de donnees et qui sont associees a lui. L'interface unique est personnalisee suivant la base des informations associees a l'utilisateur.

Legal Status (Type, Date, Text)

Search Report from Ginger D. Roberts

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010607 Request for preliminary examination prior to end of 19th month from priority date

Full Text Availability:
Detailed Description

Detailed Description
... and architecture components.

17:

Overview

The ReTA Security Management Architecture includes security issues, concerns and recommendations associated with Net-Centric Computing. The Security Management Architecture deliverable is used to illustrate the... by dragging them onto a picture of a waste basket.

ReTA implementation

ReTA implements Desktop Manager Services through the NT 4.0 operating system.

21:

Direct Manipulation

Description

Direct Manipulation Services...into the deployment plans. The purpose of a pilot implementation essentially is to minimize the risks of full implementation. Any experiences from the pilot should be identified and plans to avoid...Overview

23:

Site Server Installation

The following portion of the description describes the pre-installation suggestions and the installation steps required for setup and configuring Site Server 3.0 Commerce Edition...

20/11/2001 (Item 11 from file: 349)

DIAL G(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rights reserved.

00710016

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN E-COMMERCE BASED TECHNICAL ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 's Gravenhage, NL, NL
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L, Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109751 A2 20010208 (WO 0109751)

Application: WO 2000US20546 20000728 (PCT/WO US0020546)

Priority Application: US 99364535 19990730

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

(FP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 124205

English Abstract

A system, method and article of manufacture are provided and include a plurality of sub-activities. Each sub-activity includes sub-activity logic adapted to generate an output based on an input received from a user upon execution, and a plurality of activities which each execute the sub-activities upon being selected for accomplishing a goal associated with the activity. An interface is provided between a first server and a second server with a proxy component situated between the first and second servers to manage business components used by the sub-activities. Information used by the sub-activities is persisted during the execution of the sub-activities. Application consistency is maintained by referencing text phrases through a short codes framework. Additionally, software modules which support the sub-activities are also tested.

French Abstract

Cette invention se rapporte a un systeme, a un procede et a un article manufacture qui contiennent plusieurs sous-activites. Chaque sous-activite comporte une logique de sous-activite concue pour generer une sortie sur la base d'une entree recue en provenance d'un utilisateur apres execution, et plusieurs activites qui executent chacune les sous-activites apres avoir ete selectionnees pour atteindre un objectif associe a l'activite en question. Une interface est prevue entre un premier serveur et un second serveur, un element de procuration etant place entre les premier et second serveurs, afin de gerer les elements commerciaux utilises par les sous-activites. L'information utilisee par les sous-activites est preservee pendant l'execution des sous-activites. On maintient la coherence de l'application en referencant des phrases de textes via une structure de codes courts. Les modules de logiciel qui prennent en charge les sous-activites sont en outre egalement testes.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010517 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

 Claims

Claim

... every element on the page. The server does not maintain a session connection with the client nor save any information between client exchanges (i.e., web page submits or requests). Each HTTP exchange is a completely independent...location of that record faster.

ReTA implementation

ReTA implements Database Indexing Services through the Database Management System (either Oracle or SQL Server).

Security

Description

Security Services enforce access control to ensure...into the deployment plans. The purpose of a pilot implementation essentially is to minimize the risks of full implementation. Any experiences from the pilot should

be identified and plans to avoid...

20/5, K/14 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00776229 **Image available**

SYSTEM AND METHOD OF TRANSACTION SETTLEMENT USING TRADE CREDIT

SYSTEME ET PROCEDE DE REGLEMENT DE TRANSACTION PAR CREDIT COMMERCIAL

Patent Applicant/Assignee:

ORBIAN MANAGEMENT LIMITED, 336 Strand, London WC2R 1HB, GB, GB

(Residence), GB (Nationality)

Inventor(s):

KAY Alan, Severn End, Hanley Castle, Worcs WR8 0BW, GB,

HATFIELD Roy, 77A Bedford Gardens, London W8 7EG, GB,

STONE David, The Barn, Callards Farm, Burrington, Devon EX37 9LL, GB,

Legal Representative:

HYNELL Magnus (agent), Hynell Patentjanst AB, Patron Carls vag 2, S-683

40 Hagfors/Uddeholm, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109782 A2-A3 20010208 (WO 0109782)

Application: WO 2000IB1056 20000728 (PCT/WO IB0001056)

Priority Application: US 99146760 19990730; US 2000193075 20000328

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 38805

English Abstract

A method and system for settling a transaction with trade credit value which makes use of computer hardware and software, allow Members of a trade credit settlement system to transfer electronic instruments, called trade credits, in exchange for goods and services. These trade credits are effectively electronic bills of exchange that are divisible, transferable, discountable, continuously available and have been credit-enhanced to A1/P1 status. Sponsors facilitate the system by registering buyers and suppliers as Members in the system and offering them operational accounts and drawdown accounts with authorized lines of credit. A Member-buyer approves the purchase invoice of a Member-supplier and authorizes the Sponsor to transfer trade credit value from the Member-buyer's operational and/or drawdown account into the operational account of the Member-supplier. The trade credit value received by the Member-supplier can be held in the Member-supplier's operational account until it matures, or discount it to cash before it matures, or transfer it to other Members for the purchase of goods or services.

French Abstract

L'invention concerne un procede et un systeme permettant de regler une

transaction par une valeur de credit commercial faisant appel a un materiel et un logiciel informatiques. Les membres d'un systeme de reglement de credit commercial peuvent transferer des instruments electroniques, dits credits commerciaux, en echange de biens et de services. Ces credits commerciaux sont de fait des lettres de change electroniques divisibles, transferables, escomptables, disponibles en permanence, dont les termes de credit ont ete eleves au statut A1/P1. Les promoteurs facilitent le systeme en enregistrant les acheteurs et les fournisseurs comme membres dudit systeme et en leur offrant des comptes operationnels et des comptes de prelevement avec lignes de credit autorisees. Un acheteur membre approuve la facture d'achat d'un fournisseur membre et autorise le promoteur a transferer la valeur de credit commercial du compte operationnel et/ou de prelevement de l'acheteur membre au compte operationnel du fournisseur membre. La valeur de credit commercial recue par ce dernier peut etre conservee dans son compte operationnel jusqu'a son echeance. Elle peut egalement etre escomptee au comptant avant echeance, ou transferee a d'autres membres pour l'achat de biens ou de services.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010503 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20010809 Late publication of international search report
Republication 20010809 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... corporate entity including banks, insurance companies and brokers, trade associations, software houses, EDI/electronic commerce **service providers**, and the like. The buyer approves purchase invoice(s) and authorizes payment by Orbian Limited...

...credit enhancement arranged by the Sponsor 14 through Orbian Limited 10 for a low **credit risk** premium, payable by the buyer. The supplier uses all or part of receivable OCs to...

...the maturity date by discounting the OC, or holds the OC until it matures Orbian Management Limited 20 for an embodiment of the present invention is the entity which provides Orbian...both Orbian Limited 10 and Orbian Finance Limited 12 rely on a network of professional **service providers** to effect their responsibilities. Orbian Limited 10 utilizes Sponsors 14 such as banks, financial firms...

...20. Orbian Finance Limited 12 is a special purpose entity that delegates various functions to **third parties**. Most important among these are Orbian Limited 10, which recruits Sponsors 14 and Members 16...

...20, which provides systems and technology support. Orbian Finance Limited 12 also contracts for the **management** of its treasury, **credit** and market **risk management** processes with a firm or firms with expertise in the **management** of special purpose vehicles. Finally, Orbian Finance Limited 12 also contracts with commercial paper dealers...

20/5,K/15 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00774517 **Image available**

FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE, ET ECHANGES COMMERCIAUX CORRESPONDANT

Patent Applicant/Assignee:

LONGITUDE INC, 660 Madison Avenue, 23rd Floor, New York, NY 10021, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BERMAN Paul J, Covington & Burling, 1201 Pennsylvania Avenue, N.W., P.O.
Box 7566, Washington, DC 20044-7566, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200108063 A1 20010201 (WO 0108063)

Application: WO 2000US19447 20000718 (PCT/WO US0019447)

Priority Application: US 99144890 19990721; US 99448822 19991124

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 62845

English Abstract

This invention provides methods and system for trading and investing in groups of demand-based adjustable return contingent claims, and for establishing markets and exchanges for such claims (262, 263, 264, 265). The advantages of the present invention, as applied to the derivative securities and similar financial markets, include increased price transparency, reduced credit risk, improved information aggregation, increased price transparency, reduced settlement or clearing costs, reduced hedging costs, reduced model risk, reduced event risk, increased liquidity incentives, improved self-consistency, reduced influence by market makers, and increased ability to generate and replicate arbitrary payout distributions. In addition to the trading of derivative securities, the present invention also facilitates the trading of other financial-related contingent claims; non-financial-related contingent claims such as energy, commodity, and weather derivatives; traditional insurance and reinsurance contracts; and contingent claims relating to events which have generally not been readily insurable or hedgeable such as corporate earnings announcements, future semiconductor demand, and changes in technology.

French Abstract

La presente invention concerne des procedes et des systemes de negociation et d'investissement dans des groupes de requetes de contingents de recettes ajustables, fonction de la demande, et d'établissement de marches et d'échanges pour ces requetes (Figure 2, article 262, 263, 264, 265). Les avantages de la presente invention, tels qu'appliques aux titres derives et aux marches financiers similaires, comprenant des risques de credit reduit, un recouplement d'informations ameliore, une plus grande transparence des prix, des couts reduits

d'installation ou de compensation, des couts reduits de couverture, des risques de modeles reduits, des risques d'imprevus reduits, des primes de rendement augmentees, une plus grande coherence interne, une influence reduite des teneurs de marche, et une plus grande capacite a generer ou repeter des distributions de revenus arbitraires. En outre, pour le marche des titres derives, la presente invention facilite egalement la negociation d'autres requeses de contingents financiers, et non financiers tel que l'energie, les marchandises, les derives dependant des conditions meteorologiques; l'assurance classique et les contrats de reassurance; ainsi que les requeses de contingents liees a des evenements n'ayant pas pu etre assureres ou couverts de maniere adequate, tels que des annonces de benefices commerciaux, des demandes de semi-conducteurs futurs et des progres technologiques.

Legal Status (Type, Date, Text)

Publication 20010201 A1 With international search report.

Publication 20010201 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20010607 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... upon actuarial advantage, bid-offer spreads, a large capital base, and "coppering" or hedging (risk **management**) to minimize the chance of bankruptcy due to such market risk exposures. Each trader in...

...continaent claim exchange may also "self-clearing" and require little clearing infrastructure (such as clearing **agents**, custodians, nostro/vostro bank accounts, and transfer and register **agents**). A derivatives trading system or exchange structured according to DBAR contingent claim principles therefore offers...a method for conducting demand-based trading, the method further includes the step of calculating **Credit -Capital-At- Risk** for at least one investment of value units by at least one trader. In alternative further preferred embodiments, the step of calculating **Credit -Capital-At- Risk** includes the use of the - 15 **Credit -Capital-At- Risk Value-At' Risk** method, the **Credit -Capital-At- Risk** Monte Carlo Simulation method, or the **Credit -Capital-At- Risk** Historical Simulation method. In preferred embodiments of a method for conducting demand-based trading of...Carlo Simulation Techniques

4 3 Capital-At-Risk Determinations Using Historical Simulation Techniques

4.2 Credit Risk

4 1 Credit -Capital-At- Risk Determinations

1 5 4 2 Credit -Capital-At- Risk Determinations using Monte Carlo Simulation Techniques

4 3 Credit -Capital-At- Risk Historical Simulation Techniques

5 Liquidity and Price/Quantity Relationships

6 Detailed Description of the Drawings...liquidity and promote more uniformly meaningful price information during the trading period. 1 5 (c)

Credit Risk : In preferred embodiments of a DBAR contingent claims market, the dealer or exchange is substantially...

...the system -- that returns to successful investments are funded by losses from unsuccessful investments. The **credit risk** in such preferred embodiments is distributed among all the market participants. If, for example,

leveraged...

...trader within a group of DBAR contingent claims, a non-zero possibility of default, or credit risk. Such credit risk is, of course, ubiquitous to all financial transactions facilitated with credit. One way to address this risk is to not allow leveraged investments within the group of DBAR contingent claims, which is...

...margin monitoring, including - 30 calculation of a trader's impact on the overall level of credit risk in the DBAR system and the particular group of contingent claims. These risk management calculations should be significantly more tractable and transparent than the types of analyses credit risk managers typically perform in conventional derivatives markets in order to monitor counterparty credit risk. An important feature of preferred embodiments of the present invention is the ability to provide diversification of credit risk among all the traders who invest in a group of DBAR contingent claims. In such...

...group of contingent claims, place these invested amounts with 1 5 a central exchange or intermediary which, for each trading period, pays the returns to successful investments from the losses on...

...the other traders in the exchange as counterparties, effecting a mutualization of counterparties and counterparty credit risk exposure. Each trader therefore assumes credit risk to a portfolio of counterparties rather than to a single counterparty. Preferred embodiments of the DBAR contingent claim and exchange of the present invention present four principal advantages in managing the credit risk inherent in leveraged transactions. First, a preferred form of DBAR contingent claim entails limited liability...there should be a statistical diversification of the credit risk. such that the amount of credit risk borne by any one trader is, on average (and in all but exceptionally rare cases...

...present invention, the entire distribution of margin loans, and the aggregate amount of leverage and credit risk existing for a group of DBAR contingent claims, can be readily calculated and displayed to...
...for the group of claims. Thus, traders themselves may have access to important information regarding credit risk. In traditional markets such information is not readily available. Fourth, preferred embodiments of a DBAR...

...the distribution of future possible outcomes for real-world events, which they can use to manage risk more effectively. For many traders, a significant part of credit risk is likely to - 32 be caused by market risk. Thus, in preferred embodiments of the...

...or at least provide information about market risk should have positive feedback effects for the management of credit risk. A simple example of a group of DBAR contingent claims with the following

assumptions, illustrates...in the appreciate state, he has two choices. He could sell the investment to a **third party**, which would necessitate crossing of a bid and an offer in a two-way order...expected returns, at least at the start of a trading period.

(h) Real-Time Risk Management Server: In order to compute trader margin requirements, expected returns for each trader should be...concerned about a downgrade corresponding to an issuer default or "D" rating. The empirical probabilities suggest a payout of approximately \$1,237 for each dollar invested in that state. If this trader has \$100,000,000 of the corporate issue in his portfolio...example, a group of DBAR contingent claims may be constructed to combine elements of "key person" insurance and the performance of the stock price of the company **managed** by the key person. Many firms are **managed** by people whom capital markets perceive as indispensable or particularly important, such as Warren Buffett...

...of Berkshire Hathaway stock have no ready way of insuring against the sudden change in **management** of Berkshire, either due to a corporate action such as a ...the stock price of Berkshire Hathaway conditional on Warren Buffet's leaving the firm's **management**. Other conditional DBAR contingent claims that could attract significant amounts for investment can be constructed...

...The systems and methods of the present invention can also be adapted by a financial **intermediary** or issuer for the issuance of securities such as bonds, common or - 84 preferred stock...

...the underwriter is responsible for updating the returns to investments in the various states, monitoring **credit risk**, and clearing and settling, and validating the amount of the losses. When the event is this illustration thus includes:

- (1) An underwriter or **intermediary** which implements the mechanism, and
- (2) A group of DBAR contingent claims directly tied to...

...based, will lead to significant errors in pricing and hedging. Accordingly, derivatives traders and risk **managers** often employ sophisticated analytical tools to trade, hedge, and **manage** the risk of exotic derivatives. One of the advantages of the systems and methods of ...

...the ability to construct groups of DBAR contingent claims with exotic features which are more **manageable** and transparent than traditional exotic derivatives. For example, a trader might be solely interested in ...for semiconductors), large capital investments (e.g., semiconductor fabrication capacity) and timing (e.g., a **decision** to invest in a plant now, or defer for some period of time). Many economists who study such **decisions** under uncertainty have recognized that such choices involve what they term "real options." This characterization...opportunity to buy or sell an underlying asset in the capital markets. Many economists and **investors** recognize the - 88 importance of real options in capital budgeting' **decisions** and of setting up markets to better **manage** their uncertainty and value. Natural resource and extractive industries, such as petroleum exploration and production...

...be used by firms or firms within a given industry to better analyze capital budgeting **decisions**, including those involving real options. For example, a group of DBAR contingent claims can be...

...a group of claims would allow producers of semiconductors to better hedge their capital budgeting **decisions** and provide information as to the market's expectation of future prices over the entire...

...used in the real options context in order to better evaluate capital 1 5

budgeting decisions. Similarly, computer manufacturers could use such groups of DBAR contingent claims to hedge against adverse...

20/5, K/16 (Item 14 from file: 349)

DIALC : (R) File 349: PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00773171 **Image available**

CERTIFICATE REVOCATION NOTIFICATION SYSTEMS
SYSTEMES DE NOTIFICATION DE REVOCATION DE CERTIFICATS

Patent Applicant/Inventor:

SURIA Frank W, 237 Banks Street, San Francisco, CA 94110, US, US
(Residence), US (Nationality)

Legal Representative:

HUANG Stuart T F, Steptoe & Johnson LLP, 1330 Connecticut Avenue, N.W.,
Washington, DC 20036, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200106701 A1 20010125 (WO 0106701)

Application: WO 2000US19163 20000714 (PCT/WO US0019163)

Priority Application: US 99143852 19990715; US 99147696 19990806; US
99149315 19990817; US 99154088 19990915; US 99168002 19991130

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(E) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(O) BF BJ CF CI CM GA GN GW ML MR NE SN TD TG
(A) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(E) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04L-009/30

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 19755

English Abstract

A revocation notification system for a public key certificate and associated method are provided. At the time of issuance, a CA (certification authority) requests and receives from an independent revocation service provider entity a THV (terminal hash value) corresponding to an IRV (initial random value) under the sole control of the revocation service provider. It then embeds such THV into the public key certificate (2) and digitally signs the public key certificate with a private key. An entity requests revocation from the revocation service provider. The revocation service provider ceases publication of valid PFI (periodic freshness indicator) (3) updates from the public key certificate.

French Abstract

L'invention concerne un systeme de notification de revocation destine a un certificat de cle publique ainsi que le procede associe. Au moment de l'issuion, une autorite de certification (CA) demande a et reçoit d'un prestataire de service de revocation une valeur de hachage terminale (THV) correspondant a une valeur aleatoire initiale (IRV) sous le seul controle dudit prestataire. La CA incorpore ensuite la THV dans le certificat de cle publique (2) et signe de facon numerique ledit certificat avec une cle privee. Une entite demande la revocation aupres du prestataire de service de revocation. Ce dernier cesse de publier des mises a jours d'indicateurs de fraicheur periodiques (PFI) (3) valides a partir du certificat de cle publique.

Legal Status (Type, Date, Text)

Publication 20010125 A1 With international search report.

Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date

Full Text Availability:

Detailed Description

Claims

Detailed Description

... levels to be represented in signatures without needing to be spelled out explicitly.

12 . Agent -Principal Database

The assurance manager of the present invention will also maintain a database of signers and their employers, for purposes of monitoring overall **credit risks**. Many signers in business environments do not assume primary liability for their signatures, but rather...

Claims

... option of validating it themselves, or sending all or part of the transaction to a **third party** validation processing service, to validate it for them. In either case, there is then a...risky for many merchants and business organizations to undertake. Hence, it may be desirable to **outsource** some or all of such operations to a certificate validation processing center (VPC). Such a...

...to archive the transaction data and accompanying proofs offsite, at a location controlled by a **third party**, to enhance their value as evidence in potential court proceedings regarding the transaction.

5 1 ..

...resentations of risk, including active risk balances that are NOT assured or guaranteed by any **third party** risk capital or **credit provider**, with representative assessments of the amount and cost of capital that should be internally...often prefer to submit copies of the same (or related) records obtain from an independent **third party** source, to avert any suspicion they might have altered their own records. In addition, proofs...

...no necessary for all FSs to share an identical system prefix issued by a system **manager**. Rather, the RP requester and FNS servers can recognize that if any OID is presented...

20/5/2001 (Item 15 from file: 349)

DIALOG (R) File 349:PCT FULLTEXT

(c) 2 1/2 WIPO/Univentio. All rts. reserv.

00767 91 **Image available**

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CUSTOMER PROFILE-TAILORED SUPPORT INTERFACE IN AN ELECTRONIC SOFTWARE DISTRIBUTION ENVIRONMENT SYSTEME, PROCEDE ET ARTICLE DE FABRICATION D'INTERFACE DE SOUTIEN ADAPTEE AU PROFIL DU CLIENT DANS UN ENVIRONNEMENT DE DISTRIBUTION DE LOGICIEL ELECTRONIQUE

Patent Applicant/Assignee:

ACQUERIES BV, Parkstraat 83, The Hague, NL-2514 JG, 'S Gravenhage, NL, NL (Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue SE, Bellevue, WA 98006, US, US (Residence), US (Nationality), (Designated only for: US)

HUTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US (Residence), US (Nationality), (Designated only for: US)

PIYALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US

Search Report from Ginger D. Roberts

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101319 A1 20010104 (WO 0101319)

Application: WO 2000US18216 20000629 (PCT/WO US0018216)

Priority Application: US 99343487 19990630

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM C TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27724

English Abstract

A system, method, and article of manufacture are provided for providing a customer support interface tailored according to a profile of the customer. First, a user is prompted to enter user input relating to the user, after which the user input is received over a network. In use, a request may be received from the user for the customer support. A customer support-related content is then determined based on the user input. Such customer support-related content is then transmitted to the user.

French Abstract

La présente invention concerne un système, un procédé et un article de fabrication permettant d'obtenir une interface de soutien au client adaptée au profil du client. Tout d'abord, l'utilisateur est invité à introduire l'entrée d'utilisateur relative à l'utilisateur, l'entrée de l'utilisateur étant alors reçue par réseau. En cours d'utilisation, une demande de soutien au client peut être reçue de l'utilisateur. Un contenu relatif au soutien au client est ensuite déterminé sur la base de l'entrée d'utilisateur. Ce contenu relatif au soutien client est ensuite transmis à l'utilisateur.

Legal status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Examination 20010412 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... following 10 existing functions.

Brand generation through advertisement and promotion

Order fulfillment

End user credit risk management

Sales reporting

Online added services

Product selection

Customization
Installation / integration
Training
The system of...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.
The clearinghouse 506 provides...

20/5, K/18 (Item 16 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00767689 **Image available**
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN ELECTRONIC SOFTWARE DISTRIBUTION, POST-DOWNLOAD PAYMENT SCHEME WITH ENCRYPTION CAPABILITIES SYSTEME, PROCEDE ET ARTICLE DE FABRICATION PERMETTANT DE DISTRIBUER UN LOGICIEL ELECTRONIQUE, MECANISME DE PAIEMENT APRES TELECHARGEMENT A CAPACITES DE CRYPTAGE

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, The Hague, NL-2514 JG 'S Gravenhage, NL, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue SE, Bellevue, WA 98006, US, US (Residence), US (Nationality), (Designated only for: US)

HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US (Residence), US (Nationality), (Designated only for: US)

PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101316 A2 20010104 (WO 0101316)

Application: WO 2000US18050 20000629 (PCT/WO US0018050)

Priority Application: US 99343490 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 24599

English Abstract

A system, method, and article of manufacture are provided for carrying out an electronically software distribution transaction over a network. First, software is provided which is encrypted at least in part. Further, a plurality of decryption keys are provided which are capable of decrypting the encrypted software. Next, a user is allowed to select from the encrypted software after which such selected encrypted software is downloaded. The user then accepts payment from the user. Payment is

accepted after both the selection and the downloading of the encrypted software. Thereafter, the decryption key is transferred to the user after the receipt of the payment.

French Abstract

L'invention concerne un systeme, un procede, et un article de fabrication permettant d'executer une transaction de distribution de logiciel electronique sur un reseau. Ce logiciel est d'abord au moins en partie crypte. Puis, une pluralite de cles de decryptage permettent de decrypter ledit logiciel crypte. Ensuite, un utilisateur peut selectionner le logiciel crypte, ce logiciel etant ensuite telecharge. Une logique accepte un paiement de l'utilisateur. Ce paiement est accepte a la fois apres la selection et le telechargement du logiciel crypte. La cle de decryptage est transferee a l'utilisateur apres reception dudit paiement.

Legal Status (Type, Date, Text)

Publication 20010104 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion

Order fulfillment

End user credit risk management

0 Sales reporting

Value added services

Product selection

Customization

Installation / integration

1 9

SUBSTITUTE SHEET...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/19 (Item 17 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00767663 **Image available**

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN INTERNET BASED DISTRIBUTION ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A UNE ARCHITECTURE DE DISTRIBUTION FONDEE SUR L'INTERNET

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damien P, 4528 169th Avenue S.E., Bellevue, WA 98006, US, US
(Residence), US (Nationality), (Designated only for: US)

HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US
(Residence), US (Nationality), (Designated only for: US)

PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BROCK Joe A, Hickmann Stephens Coleman & Hughes, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101286 A2 20010104 (WO 0101286)

Application: WO 2000US18254 20000629 (PCT/WO US0018254)

Priority Application: US 99340472 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27696

English Abstract

A system, method, and article of manufacture are provided for electronically distributing software over a network. First, a user interface is provided for facilitating sale of the software. Thereafter, the software is advertised on the user interface. The software may be downloaded and further sold by receiving payment in exchange for the software via the user interface. Support for the software via the user interface is provided. Further, royalties are allocated based on the sale of the software.

French Abstract

On decrit un systeme, un procede et un article manufature qui permettent de distribuer electroniquement des logiciels sur un reseau. Tout d'abord, une interface utilisateur est utilisee pour faciliter la vente du logiciel. Ensuite le logiciel est annonce par de la publicite sur l'interface utilisateur. Le logiciel peut etre telecharge puis vendu suite a un paiement effectue via l'interface utilisateur en echange du logiciel. Une assistance pour le logiciel est prevue via l'interface. En outre des droits sont accordes du fait de la vente du logiciel.

Legal Status (Type, Date, Text)

Publication 20010104 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion

Grccler fulfillment

End user credit risk management

Sales reporting

1 5 0 Value added services

Product selection

Custornization

Installation / integration
Training
The...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/20 (Item 18 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00767616 **Image available**
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR TRACKING SOFTWARE SALE TRANSACTIONS OF AN INTERNET-BASED RETAILER FOR REPORTING TO A SOFTWARE PUBLISHER
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT A DES TRANSACTIONS SUIVIES DE VENTES DE LOGICIELS D'UN DETAILLANT INTERNET EN VUE DE COMMUNIQUER CES TRANSACTIONS A UN EDITEUR DE LOGICIELS

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue SE, Bellevue, WA 98006, US, US
(Residence), US (Nationality), (Designated only for: US)
HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US
(Residence), US (Nationality), (Designated only for: US)
PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101227 A1 20010104 (WO 0101227)
Application: WO 2000US18285 20000629 (PCT/WO US0018285)
Priority Application: US 99343370 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 28097

English Abstract

A system, method, and article of manufacture are provided for accurately tracking transactions involving software. First, a plurality of decryption keys are provided which each allow use of corresponding software. Next, a request is received for a decryption key from a requestor after which a transaction represented by the request for the decryption key is logged. The decryption key is then outputted to the requestor. Thereafter, the transaction is reported for allowing the

tracking of revenue generated by the sale of the software.

French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication s'appliquant au suivi precis de transactions concernant un logiciel. Une pluralite de cles de chiffrement sont d'abord creees pour autoriser l'utilisation d'un logiciel correspondant. Une demande provenant d'un demandeur est ensuite recue pour une cle de chiffrement, apres quoi une transaction representee par la demande de cle de chiffrement est enregistree. La cle de chiffrement est ensuite envoyee au demandeur. La transaction est ensuite communiquee pour permettre le suivi des revenus generes par la vente du logiciel.

Legal Status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Publication 20010104 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20011011 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion

Order fulfillment

End user credit risk management

Sales reporting

0 Value added services

Product selection

Custornization

Installation / Integration

Training

The system of...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/21 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00767615 **Image available**

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SOFTWARE SOURCE AUTHENTICATION FOR RETURN PURPOSES

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE PERMETTANT D'AUTHENTIFIER LA SOURCE D'UN LOGICIEL EN CAS DE RENVOI

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue S.E., Bellevue, WA 98006, US, US
(Residence), US (Nationality), (Designated only for: US)

HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US
(Residence), US (Nationality), (Designated only for: US)

PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US

Search Report from Ginger D. Roberts

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BROCK Joe A, Hickmann Stephens Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101226 A1 20010104 (WO 0101226)

Application: WO 2000US18251 20000629 (PCT/WO US0018251)

Priority Application: US 99343375 19990630

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
US UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27904

English Abstract

A system, method, and article of manufacture are provided for identifying electronically distributed software after distribution. First, software is electronically transferred to a user over a network in exchange for payment during a transaction. After the transaction, a proof-of-purchase is then downloaded over the network. Such proof-of-purchase identifies the transaction. Thereafter, a notice of return including the proof-of-purchase is received from the user over the network. The authenticity of the proof-of-purchase is verified, after which a value of a refund for the return is determined. The refund is then processed.

French Abstract

On decrit un systeme, un procede et un article manufature qui permettent d'identifier un logiciel distribue electroniquement apres sa distribution. Tout d'abord, le logiciel est electroniquement transfere a un utilisateur du reseau en echange d'un paiement effectue lors d'une transaction. Apres la transaction, une preuve d'achat est telechargee sur le reseau. Cette preuve d'achat identifie la transaction. Un avis de renvoi comprenant la preuve d'achat est ensuite recu par l'utilisateur du reseau. L'authenticite de la preuve d'achat est verifiee puis une valeur de remboursement pour le renvoi est determinee. Le remboursement est ensuite traite.

Legal Status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Publication 20010104 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20010412 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion
Order fulfillment

End user credit risk management
Sales reporting
0 Value added services
Product selection
Customization
Installation / integration
Training
1 5

The...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "cleaninghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/22 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00767614 **Image available**
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AUTOMATICALLY GENERATING A
TAILORED LICENSE AGREEMENT**
**SYSTEME, PROCEDE, ET ARTICLE FABRICATION PERMETTANT DE GENERER
AUTOMATIQUEMENT UN DROIT D'UTILISATION PERSONNALISE**

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue SE, Bellevue, WA 98006, US, US
(Residence), US (Nationality), (Designated only for: US)

HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US
(Residence), US (Nationality), (Designated only for: US)

PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo
Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101225 A1 20010104 (WO 0101225)

Application: WO 2000US18049 20000629 (PCT/WO US0018049)

Priority Application: US 99343489 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 28016

English Abstract

A system, method and article of manufacture are provided for generating a license for software electronically distributed over a network. First, a user is prompted to enter user input relating to the user. Next, the user input is received over the network after which the user is allowed to

select software over the network. The selected software is then downloaded over the network and a license agreement is generated utilizing the user input. Thereafter, the license agreement is downloaded over the network. Upon the receipt of an acceptance of the license agreement over the network, the acceptance is stored and reported to a source of the software.

French Abstract

L'invention concerne un systeme, un procede et un article de fabrication permettant de generer un droit d'utilisation d'un logiciel distribue electroniquement sur un reseau. Un utilisateur est d'abord invite a entrer une entree utilisateur associee audit utilisateur. Puis l'entree utilisateur est recue sur le reseau, l'utilisateur etant ensuite autorise a selectionner un logiciel sur ledit reseau. Le logiciel selectionne est telecharge sur le reseau, et un droit d'utilisation est genere a l'aide de l'entree utilisateur. Ce droit d'utilisation est ensuite telecharge sur le reseau. Lors de la reception d'une acceptance du droit d'utilisation sur le reseau, cette acceptance est stockee et signalee a une source du logiciel.

Legal Status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Publication 20010104 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20010419 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion

Order fulfillment

End user credit risk management

Sales reporting

0 Value added services

Product selection

Customization

Installation / integration

Training

The system of...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/23 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00762424 **Image available**

METHOD AND BUSINESS MODEL FOR MATCHING MORTGAGE LENDERS AND BORROWERS

PROCEDE ET MODELE DE FONCTIONNEMENT POUR LA MISE EN CORRESPONDANCE DE
PRETEURS ET D'EMPRUNTEURS HYPOTHECAIRES

Patent Applicant/Assignee:

LOAN TRADER COM, 300 Commerce Way, Ste. 200, Irvine, CA 92602, US, US

(Residence), US (Nationality)

Inventor(s):

Search Report from Ginger D. Roberts

TRAN Donald, 27780 Homestead Road, Laguna Niguel, CA 92677, US,
LE John Nhat, 10745 Taulbee Court, Tustin, CA 92782, US,
PALMER Robert Leroy, 59 Eagle Run, Irvine, CA 92614, US,

Legal Representative:

GLENN Michael A (et al) (agent), Glenn Patent Group, 3475 Edison Way,
Suite L, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200075833 A2 20001214 (WO 0075833)

Application: WO 2000US15329 20000531 (PCT/WO US0015329)

Priority Application: US 99326972 19990607

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6485

English Abstract

French Abstract

Un systeme de mise en correspondance de preteurs et d'emprunteurs fonde sur des files d'attente est mis en oeuvre sous forme d'un serveur Web sur Internet. Chaque client de pret hypothecaire ne remplit qu'une demande de pret hypothecaire pour un courtier en hypotheces. Ce courtier en hypotheces utilise Internet pour communiquer la demande de pret a une pluralite de preteurs hypothecaires. Des filtres sont utilises pour ne retransmettre ces demandes de pret qu'aux preteurs desirant recevoir des demandes emises par des emprunteurs ayant des cotes credit ou des cotes de solvabilite particulières. Les courtiers envoient des demandes de pret aux preteurs qui correspondent a leurs besoins en produit. Chaque demande de pret figure dans une des nombreuses files d'attente. Selon l'action devant etre menee, chaque courtier du preteur va faire avancer une demande de pret d'une file d'attente a la suivante. L'etat de chaque demande de pret est par consequent lie a la file d'attente dans laquelle elle a ete placee. Chaque preteur genere une reponse individuelle a chaque demande de pret que le courtier peut prelever et choisir. Ce systeme permet d'appliquer de maniere efficace et constante des commandes de controle de qualite et de gestion des affaires.

Legal Status (Type, Date, Text)

Publication 20001214 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010607 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20011025 Late publication under Article 17.2a

Republication 20011025 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:

Claims

Claim

... loan requests sent to particular lenders in the lender-class of users according to a credit - risk score of a corresponding borrower and credit - risk limits imposed by a corresponding lender; the credit-rating filter is fine-tuned by said corresponding lender according to quality control and business management review of past loan requests that have been accepted or rejected by said corresponding lender...

...or rejected by a broker after an offer to fund by the lender; a lender management and quality control monitor in which any loan requests and their associated status and details can be reviewed in real time; and a feedback link between the lender management and quality control monitor and the credit-rating filter that provides for an adjustment of a credit - risk threshold associated with borrowers having loan requests sent to a particular lender. -1 9
100...

...110 120 Lender C
cn display &
x keyboard Service Internet
M
M Provider comp,
q Service
Provider
409
C Originator Z
r
M
Internet 121
display & Lender D
keyboard Service
Provider nerne modem compi
S rvic H
130 Provider
138 136 1-134 r1h
Jdatabase co...

20/5,K/24 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761432
METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES
AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US

Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN
55402-0903, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)
Application: WO 2000US14459 20000524 (PCT/WO US0014459)
Priority Application: US 99320818 19990527

Search Report from Ginger D. Roberts

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 151011

English Abstract

The present invention is provided for comparison shopping by utilizing a customer's profile to prioritize the features of a group of similar, competing products. First, a customer's profile is developed. This profile may be developed from many sources including customer input, customer buying habits, customer income level, customer searching habits, customer profession, customer education level, customer's purpose of the pending sale, customer's shopping habits, etc. Next, the customer selects multiple, similar items, i.e. products or services to compare. Finally, a comparison table is presented which prioritizes the features in accordance with the customer's profile.

French Abstract

La presente invention concerne un achat par comparaison grace a l'utilisation d'un profil consommateur pour etablir des priorites dans les caracteristiques d'un groupe de produits analogues en concurrence. D'abord on elabore un profil consommateur. Ce profil peut etre elabore a partir de plusieurs sources, y compris une entree de donnees du consommateur, les habitudes d'achat du consommateur, le revenu du consommateur, les habitudes de recherche du consommateur, la profession du consommateur, le niveau d'education du consommateur, les attentes du consommateur pour la vente en cours, les habitudes d'achat du consommateur, etc. Ensuite, le consommateur selectionne plusieurs articles analogues, c.-a-d. des produits ou des services afin de les comparer. Enfin, un tableau de comparaison produit etablit des priorites de caracteristiques en fonction du profil du consommateur.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

 Detailed Description

Detailed Description

... a bundle of platform extensions
Bundle including the following.

0 Internet Administrator -- provides secure
remote management of distributed ISP services
Internet Services Monitor - monitors Internet
services, identifies and manages network problems...usually provided (as
opposed to the 'black box' component
approach)

That these libraries come from third - party software houses does not

always guarantee their quality. In order minimize the dependency of the
...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any **third - party** code. This way, if any changes are made to the libraries, only the wrappers would...objectlibrary really need to be wrapped?

It may not always be prudent to wrap all **third party** objects/code that are to be used on a project. Sometimes the cost involved may...

...the skills required to manage the process of video production mean that it is usually **outsourced** to a **third party**. It is important however that the personnel charged with creating video content are an integral...

...adequate. For high-quality original content, a 5 professional recording studio is recommended. Again, if **third parties** are involved, it is important that they are fully integrated into the team.

For both...

20/5, K/25 (Item 23 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761430

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PRIORITIZING COMPONENTS OF A NETWORK FRAMEWORK REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSEZ PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE EN OEUVRE D'UNE TECHNIQUE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073956 A2 20001207 (WO 0073956)

Application: WO 2000US14406 20000524 (PCT/WO US0014406)

Priority Application: US 99321274 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 149024

English Abstract

A system, method, and article of manufacture are provided for prioritizing components of an existing network framework. First, a priority is determined among a plurality of components required for implementation of a predetermined technology using an existing network framework. The existing network framework and the plurality of components are then pictorially represented. Next, a first component of the existing network framework is indicia coded in order to indicate that the first component must be implemented first. Thereafter, a second component and any remaining components of the existing network framework are indicia encoded in order to indicate that the second components and any remaining components must be implemented after the first component.

French Abstract

Cette invention a trait a un systeme, a une methode et a l'article fabrique permettant de classer par ordre de priorite des composants d'une structure de reseau existante. Un certain degré de priorité est, tout d'abord, établi entre plusieurs composants nécessaires à la mise en œuvre d'une technique prédeterminée au moyen d'une structure de reseau existante. Cette dernière ainsi que les composants sont représentés graphiquement. Ensuite, un premier composant de la structure de reseau est codé sous forme de signe afin d'indiquer qu'il doit être mis en œuvre en premier. Un deuxième composant ainsi que tous les composants restants de la structure de reseau existante sont ensuite codés sous forme de signes afin d'indiquer qu'ils doivent être mis en œuvre à la suite du premier.

Legal Status (Type, Date, Text)

Publication	20001207	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010322	Request for preliminary examination prior to end of 19th month from priority date
Correction	20020221	Corrected version of Pamphlet: page 359a, description, added; pages 1/97-97/97, drawings, replaced by new pages 1/190-190/190
Republication	20020221	A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description

Detailed Description

... provided by eight of the services offered by Business I: Netra/ISP Server Bundles, System Management Tools, Business/Java Web Servers, News Server/Forum, Directory Services, Business.net, the Browsers, and... chosen, each exchange must be designed to allow for the detailed design of each module (clients , services, functions), and to lay the basis for more refined performance modeling. To ensure against...statuses, and so on).

b) What engagement factors affect the use of Test Data Management tools?

Risk rating of the engagement

In general, management and planning tools help better address the engagement risks . A high risk rating for the engagement will affect positively the decision to use tools such as test...operating statuses, and so on).

d) What engagement factors affect the use of Test Planning tools?

Risk rating of the engagement

In general, management and planning tools help better address the engagement risks . A high risk rating for the engagement will affect positively the decision to use tools such as Test...

...Automation Strategy - Version 1. 1. Engagement factors to be considered include.

0 Fixed fee engagement
Risk rating of the engagement
Criticality of the engagement
Risk of not automating testing
d) What application factors should be considered when automating Test Execution? RTP...

20/5/K/26 (Item 24 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761424
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE
Patent Applicant/Assignee:
ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):
GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)
Application: WO 2000US14458 20000524 (PCT/WO US0014458)

Priority Application: US 99321360 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model)
DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 149456

English Abstract

French Abstract

L'invention concerne un systeme, un procede et un article manufature destines a afficher des phases de fourniture de composants d'un systeme, en affichant d'abord une representation picturale d'un systeme existant comprenant plusieurs composants. Ensuite, une premiere serie de composants a fournir dans une premiere phase est presentee. Cette operation s'effectue par codage indiciel de la premiere serie de composants, de facon specifique. Par la suite, une deuxieme serie de composants a fournir dans une deuxieme phase est presentee. Cette operation s'effectue par codage indiciel de la deuxieme serie de

composants, de facon unique par rapport au codage indiciel de la premiere serie de composants.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010301 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20011108 Late publication under Article 17.2a

Republication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:

Detailed Description

Detailed Description

... the components of the system are indicia coded in order to convey information regarding building, managing, and/or supporting the various components of the system. As such, various capabilities may be...the exact functionality that is required of the target system because they are created by third parties. They may have ...is still not fully mature in the majority of IDEs, although some are closely integrated with third - party configuration management packages.

When selecting an IDE it is important to ensure that team development...

20/5,K/27 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)

Application: WO 2000US14457 20000524 (PCT/WO US0014457)

Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 150133

English Abstract

French Abstract

Cette invention se rapporte à un système, un procédé et un article manufac-ture permettant l'acheminement efficace des composants d'un système nécessaires à sa mise en pratique. A cet effet, on affiche d'abord une représentation graphique du système, qui contient les divers composants du système, puis on code à l'aide d'indices ces composants, afin d'indiquer lesquels sont nécessaires pour la mise en pratique du système.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20010802 Late publication under Article 17.2a

Republication 20010802 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Declaration 20010802 Late publication under Article 17.2a

Correction 20010907 Corrected version of Pamphlet: pages 1/97-97/97, drawings, replaced by new pages 1/190-190/190; due to late transmittal by the receiving Office

Republication 20010907 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:

 Detailed Description

Detailed Description

... provided by eight of the services offered by Business I: Netra/ISP Server Bundles, System Management Tools, Business/Java Web Servers, News Server/Forum, Directory Services, Business.net, the Browsers, and... usually provided (as opposed to the 'black box' component approach)

That these libraries come from third - party software houses does not always guarantee their quality. In order minimize the dependency of the ...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any third - party code. This way, if any changes are made to the libraries, only the wrappers would...address the engagement risks. A high risk rating for the engagement will affect positively the decision to use tools such as Test Planning, test data management, problem management, and configuration management...

20/5, K/28 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00761422

BUSINESS ALLIANCE IDENTIFICATION

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)

Application: WO 2000US14375 20000524 (PCT/WO US0014375)

Priority Application: US 99320816 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 149371

English Abstract

A system, method and article of manufacture are provided for identifying alliances among a plurality of business entities in components of a network framework. First, alliances are identified among a plurality of business entities in terms of components of a current network framework. Next, a pictorial representation is displayed of the current network framework and the components. The alliances are then conveyed by indicia coding the components of the current network framework in which the alliances exist.

French Abstract

La presente invention concerne un systeme, un procede et un article de production permettant d'identifier les alliances au sein d'un groupe de plusieurs entites commerciales en terme de composants d'un cadre de reseau. Tout d'abord, les alliances sont identifiees parmi un groupe de plusieurs entites commerciales en terme de composants d'un cadre de reseau en cours. Ensuite, une representation graphique du reseau en cours et des composants est affichee. Les alliances sont alors acheminees en codant les composants du cadre de reseau en cours dans lequel les alliances existent avec des marques.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010301 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20010525 Late publication of international search report

Republication 20010525 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... and from the very beginning of the development process.

Usability Testing can help developers.

Reduce risk by confirming that they are building the right solution

Identify new system requirements

25 Decrease...the exact functionality that is required of the target system because they are created by **third parties**. They may have to be configured in order to behave in the desired fashion. The...is still not fully mature in the majority of IDEs, although some are closely integrated with **third - party** configuration management packages.

When selecting an IDE it is important to ensure that team development is sufficiently...

...and/or Interpreter are included as an integral part of the system. In addition, the **management** of compilation and linking is automated using MAKE utilities which understand the dependencies between modules...

20/5/K/29 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00755450 **Image available**

METHOD OF SOCIAL NETWORK GENERATION

PROCEDE POUR GENERER UN RESEAU SOCIAL

Patent Applicant/Assignee:

INNOVATIVE SYSTEMS INC, 790 Holiday Drive, Pittsburgh, PA 15208, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

COLONNA Robert J, 505 Edgerton Place, Pittsburgh, PA 15208, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

IWANEJKO Gerald J Jr, Cohen & Grigsby, P.C., 15th floor, 11 Stanwix
Street, Pittsburgh, PA 15222, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200068860 A2 20001116 (WO 0068860)

Application: WO 2000US13132 20000512 (PCT/WO US0013132)

Priority Application: US 99134018 19990512

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 18565

English Abstract

A method and system for identifying and creating links that allow the user to more accurately and completely view and measure the relationships it has with its customers and the relationships its customers have with

other customers. A method and system has been created for determining the value of the customer or group of customers in the case of a household based on the criteria the user desires to utilize for the analysis being performed. The method for determining these relationships and the system of organizing the data allow for flexible analysis of all the key economic units by which a user might wish to analyze the data. These economic units include: individual at a specific address, household as defined as a specific address, household as defined as an economic buying unit at multiple addresses, or corporation/organization. The data can be further organized and analysis performed using additional criteria the system defines including whether a link to a corporation is Direct or Affinity. It can also include the value of selected types of relationships of customers with other customers any number of links from the target customer. The system is used to make better decisions about how to manage the customer relationship, often referred to as one-to-one marketing. An analogue of this system may also be developed in pharmacology for the tracking of compounds in drugs and their resultant effect on disease.

French Abstract

L'invention concerne un procede et un systeme pour identifier et creer des liens qui permettent a l'utilisateur d'avoir une vue d'ensemble et de mesurer avec plus de precision les relations qu'il a avec ses clients ainsi que les relations qu'ont ces clients avec d'autres clients. On a mis au point un procede et un systeme pour determiner la valeur d'un client ou d'un groupe de clients dans le cas d'un menage, sur la base des criteres que l'utilisateur desire utiliser pour l'analyse en cours. Le procede pour determiner ces relations et le systeme d'organisation des donnees permet de conduire une analyse souple de toutes les unites economiques cruciales a travers lesquelles l'utilisateur pourrait souhaiter analyser les donnees. Ces unites economiques comprennent des particuliers a des adresses determinees, des menages ayant une adresse determinee, des menages definis comme unites economiques d'achat avec des adresses multiples ou encore des compagnies/des organisations. On peut poursuivre l'organisation des donnees ainsi que l'analyse en utilisant des criteres supplementaires que definit le systeme, y compris le critere qui indique si un lien avec une compagnie est direct ou si c'est un lien d'affinite. Ces criteres peuvent aussi comprendre la valeur des types selectionnes de relations des clients avec d'autres clients pour n'importe quel nombre de liens emanant du client cible. On utilise le systeme pour ameliorer le processus de prise de decisions sur la gestion des relations avec des client, souvent appele "marketing de face a face". On peut developper un systeme analogue en pharmacologie pour surveiller les composees dans des medicaments et le resultat de leur application au traitement d'une maladie.

Legal Status (Type, Date, Text)

Publication 20001116 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010525 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... disclosure shall also include prospective customers), inclusive of all opportunities and risks, and wish to **manage** the relationships they have with customers based upon this understanding. They do this through analyzing...

...their information on the customers. The resultant information will be useful in the course of **managing** the company or organization's relationship with their customers (and prospects). This data can be used

in a variety of ways to value and **manage** customer relationships. Using this data, companies can customize how the customer is handled based on...

...which may include influence over other customers) to the company or organization and any associated **credit risk**. The determination of the value of the **customer** is used to make **decisions** about a number of issues including, but not limited to, the pricing of services provided...

20/5, K/30 (Item 28 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00751214

**SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SISTÈME ET PROCÉDÉ POUR DÉVELOPPER ET GERER UN PRODUIT DE SERVICES
FINANCIERS**

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI
23230, US, US (Residence), US (Nationality)

Inventor(s):

CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,
KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,
KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,
METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,
SUGHRUE William F, 121 Head of Meadow Road, Newtown, CT 06470, US,
BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,

Legal Representative:

CHASKIN Jay L (agent), General Electric Company, 3135 Easton Turnpike
W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063824 A2 20001026 (WO 0063824)

Application: WO 2000US9899 20000413 (PCT/WO US0009899)

Priority Application: US 99293398 19990416; US 99475693 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 25402

English Abstract

A system and method for developing and managing a financial services product has been disclosed. The system includes a central processing unit, a plurality of user interfaces for use by a cross-functional product development team, and a memory including data files for storing particular information in connection with the method. The data files can be accessed, reviewed and/or updated by various members of the product development team. In accordance with invention, the central processing unit is programmed to incorporate a unique product development process including one or more stages associated with designing, approving, launching and managing the product. Each of these stages, in turn, incorporates one or more of the following features: risk management

processes, quality control processes, data-driven analytics and cross-functional team attributes. This unique integrated system and method provides a consistent, sustainable and repeatable process applicable to the development and management of a wide variety of financial services products.

French Abstract

L'invention concerne un systeme et un procede pour developper et gerer un produit de services financiers. Le systeme comprend une unite centrale, plusieurs interfaces utilisateur utilises par une equipe interfonctionnelle de developpement de produit et une memoire contenant des fichiers de donnees destines a stocker des informations determinees en rapport avec le procede. Differents membres de l'équipe de developpement de produit peuvent acceder a ces fichiers de donnees, les reviser et/ou les mettre a jour. Selon cette invention, l'unite centrale est programmee pour comprendre un processus unique de developpement de produit comportant un ou plusieurs stades associes a la conception, a l'approbation, au lancement et a la gestion du produit. A leur tour, chacun de ces stades comprend une ou plusieurs fonctionnalites suivantes: processus de gestion des risques, processus de controle de la qualite, analyses guidees par les donnees et attributs de l'équipe interfonctionnelle. Ce systeme et ce procede uniques et integres assurent un processus stable, durable et repetitif qui peut etre applique au developpement et a la gestion d'une large gamme de produits de services financiers.

Legal Status (Type, Date, Text)

Publication 20001026 A2 Without international search report and to be republished upon receipt of that report.

Correction 20020404 Corrected version of Pamphlet: pages 1/20-20/20, drawings, replaced by new pages 1/39-39/39; due to late transmittal by the receiving Office

Republication 20020404 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description

Detailed Description

... fit

Vii. Execution Plan by Channel

viii. Infrastructure Analysis

ix. Investment Strategy

X. Approval of Credit Authority by appropriate person

xi. Risk Management (Risk Drivers/Triggers/Mitigants)

Xii. Exit Strategy (if appropriate)

15 Xiii. Sensitivity Analysis

Xiv. Cross-Sell Strategy (if applicable)

Xv. Reinsurance Assessment

Xvi. Transition Plan

Xvii. Recommendation

xviii. Business & Customer Communication Plan

xix. Post-Launch Feedback Loop and Timeline

XX. Data Collection & Reporting Plan

b...

20/5,K/31 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00747097 **Image available**

CREDIT PREQUALIFICATION AND GRANTING SYSTEM AND METHOD

PRESELECTION POUR L'OCTROI D'UN CREDIT ET SYSTEME ET PROCEDE D'OCTROI

Search Report from Ginger D. Roberts

Patent Applicant/Assignee:

FLEET CREDIT CARD SERVICES L P, 101 Gibraltar Road, Horsham, RI 19044, US
, US (Residence), US (Nationality)

Inventor(s):

WILCOX Warren S, Regency Towers, Apt. #206, 1003 Easton Road, Willow Grove, PA 19090, US

Legal Representative:

JACKSON Arthur E, Dechert Price & Rhoads, Princeton Pike Corporate Center, P.O. Box 5218, Princeton, NJ 08543, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200060487 A1 20001012 (WO 0060487)

Application: WO 2000US8673 20000331 (PCT/WO US0008673)

Priority Application: US 99285281 19990402

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-015/20

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5785

English Abstract

A system and method for prequalifying a consumer for credit and selectively offering an opportunity to enroll or apply for a credit account to the consumer only if the consumer satisfies certain preselection criteria. More particularly, the invention relates to a system and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account (S4(b)) only to consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified (S3) for credit at a point of contact between the consumer and a vendor (S10) and wherein the individual consumers are unaware that they are being prequalified.

French Abstract

L'invention concerne un systeme et un procede permettant de preselectionner un client demandant un pret et de proposer de maniere selective l'ouverture d'un compte de credit au client uniquement si celui-ci satisfait a certains criteres de preselection. L'invention concerne plus particulierement un systeme et un procede de preselection et d'offre selective d'une ouverture d'un compte de credit (S4(b)) reservee aux clients repondant a certains criteres de preselection. Les clients individuels sont automatiquement preselectionnes (S3) pour le credit en un point de contact entre le client et l'institution (S10) sans pour autant en etre consciens.

Legal Status (Type, Date, Text)

Publication 20001012 A1 With international search report.

Rev Srch Rpt 20001214 Late publication of revised international search report

Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... credit account for the consumer.

18 The system of claim 15, further comprising:

(i) (2) advising the consumer of the terms of the credit account.

1 6

S I OF S3

CONTACT

S2...

...McGINNIS, P., 'The Place of Technology in Generating Credit Opportunities', Journal of 1-18 Lending & Credit Risk Management, v79, MO, p. 15-24, June 1997. Dialog file 268: Banking Information Services Dialog AccessionGale Group Trade & Industry DB. Dialog Accession # 05173105. A SULLIVAN, D., 'Scoring Borrower Risk . (Credit Scoring)', Mortgage Banking, v55, n2, 1-18 p.94(5), Nov. 1994. Dialog file 148...

20/5,K/32 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00739972

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS

PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES

Patent Applicant/Assignee:

TRADE FINANCE SERVICE CORPORATION, Suite 505, 90 John Street, New York, NY 10038, US, US (Residence), US (Nationality)

Inventor(s):

STROH Leslie, 1 Meyers Mill Road, New Lisbon, NY 13415, US

Legal Representative:

HANDAL Anthony H, Handal & Morofsky, 80 Washington Street, Norwalk, CT 06854, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200052555 A2 20000908 (WO 0052555)

Application: WO 2000US5644 20000303 (PCT/WO US0005644)

Priority Application: US 99264171 19990305

Designated States: AU CA CN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 32901

English Abstract

A simplified trade finance method particularly for international trade in goods or services, a "traded product", can employ one, and preferably two, novel, modified bills of exchange. A first bill of exchange (1 o E), which is a payment draft, is executed by a buyer (B), and returned to seller (S) prior to release of the traded product by seller (S). Seller (S) can obtain credit verification of the first bill of exchange (1 o E), if necessary, before releasing the traded product, protecting seller (S) from failure of buyer (B) to pay. The first bill of exchange (1 o E) can be dormant and non-negotiable until activated by an event agreeable to a buyer (B), for example, release of the traded product. Buyer (B) is thus protected against seller (S) delaying or failing to ship the traded product after having received a payment instrument from buyer (B). A pro-forma invoice (PFI) can be used to define the transaction details,

and set forth agreement terms including the possibility of removing merchandise claims or disputes from the payment cycle for resolution in accordance with international convention or treaty, e.g. the Vienna Convention on the International Sale of Goods. A second bill of exchange, mutually extinguishable with the first bill of exchange (I o E) can be employed to facilitate provision of credit by the buyer's bank (BB), avoiding need to utilize seller's (S) credit resources.

French Abstract

La presente invention concerne un procede simplifie de financement de transactions commerciales notamment en commerce international de biens et services, un 'produit de commerce' peut utiliser une, et de preference deux, nouveaux types de lettres de change. Une premiere lettre de change (I o E), qui est un effet de paiement, est executee par un acheteur (B), et renvoyee au vendeur (S) prealablement a la liberation du produit de commerce par le vendeur (S). Le vendeur (S) peut obtenir une verification de credit de la premiere lettre de change (I o E), le cas echeant, avant d'expedier le produit de commerce, le vendeur (S) etant ainsi protege contre tout defaut de paiement de l'acheteur (B). La premiere lettre de change (I o E) peut demeurer inactive et non negociable jusqu'a qu'elle soit rendue active par un evenement, agree par l'acheteur (B), par exemple, la liberation du produit de commerce. Ainsi l'acheteur (B) est protege contre un retard de la part du vendeur (S) ou un defaut d'expedition du produit de commerce apres reception d'un instrument de paiement de la part de l'acheteur (B). Une facture type (PFI) peut etre utilisee pour definir les details de la transaction, et etablir les termes du contrat comprenant la possibilite d'eliminer les reclamations de marchandises ou des disputes du cycle de paiement en vue d'une solution selon une convention ou traite international, par exemple la Convention de Vienne sur la Vente Internationale de Biens. Une deuxième lettre de change, d'extinction mutuelle avec la premiere lettre de change (I o E) peut etre utilisee pour faciliter des provisions de credits par la banque de l'acheteur (BB), evitant ainsi de recourir aux ressources de credits du vendeur (S).

Legal Status (Type, Date, Text)

Publication 20000908 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010315 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... desired.

Table 5: Pro-Forma Invoice Summary Information

PROFORNIA invoice 4: {fills in from doc1 Customer id: f oil proforma (from accounts)1

DATE: jentered from proformal Amount: @entered from proformaj...

...Policy 4

Marine all risks: shippers load & count. Insurance at the cost and risk of **buyer**.

Enter here tile customs (HS) code most applicable to these goods:

Table 8: Import Certifications...

...details required for the bank of presentation in Table 6, usually chosen by the importer, " **buyer** 's bank B" as appropriate herein, for carriage insurer information in Table 7, for import...in orderfor documentation to be completed in the US on your beha@f) You authorize (**agent** /forwarder/carrier or leave blank) to act as forwarding **agent** for you

for Export Control, Census Reporting, and Customs purposes. If you have no permanent...

...55 initiate this transaction. You may fax this document and the signed proforma as an **advice** of acceptance, however, the transaction cannot be officially entered until the signed document is received...of exchange. The first bill of exchange can be a trade draft issued by a **buyer** and activatable by release from a seller of a traded product purchased by the **buyer** by delivery of the product or activatable by such other event relating to the purchase as may be agreed by the **buyer** and seller. The second bill of exchange can be a banker's draft which is exchanged by the seller for the trade draft. The process can be **managed** by software implemented on a suitable device, for example a computer, and the software **management** process may itself provide credit enhancement. The invention in this aspect distinguishes from a conventional...

...signing the bill of exchange "accepted" and returns same to the originator, or the originator's **agent** as evidence of acceptance. If desired, the counterparty may be authorized to create the bill...

...of the originator through the agency of a limited power of attorney. If desired, the **third party** administrator TPA can **manage** the process by which the payment between the parties to the I't and 2dof...

...of exchange which demonstrate a willingness to pay, and then credit enhancing, using either the **third party** administrator TPA, or an outside agency, to demonstrate ability to pay. The steps of demonstrating

...instruments and systems of the invention. In another aspect, the invention provides a trade finance **management** system for **managing** and tracking the trade finance methods of the invention. Preferably, the system is computer implemented and employs novel software to perform its functions. The trade finance **management** system can be operated by a **third party** administrator TPA, and can have selected modules distributed or otherwise made available to the parties to the trade finance method to enable such parties to participate in **individual** aspects or steps of the method, as required. Webbed network communication between the document image...

...Preferably, the system modules provide only such access and functionality as are needed by an **individual** participant to complete their role in a transaction, to ensure confidentiality. Such controlled access may document image workflow **management** software operating through distributed applications, communicating via a LAN, the Internet or other WAN, or other suitable network architecture, to **manage** data entry, document creation and tracking, transaction tracking, contact **management** and other facets of the workflow process. Generally the software is made available to the...

...technically unsophisticated parties to participate without use of a computer. Preferably, the trade finance process **manager**, if employed, also **manages** data entry. The document image workflow software is preferably intelligent and has high-level functionality...

...the pre-approved bill of exchange of the invention evidences time-specific willingness of the **buyer** to pay and the **buyer**'s ability to pay can be evidenced, if desired, using an outside agency, which may

...create collateral value in the pre-approved bill of exchange which is enhanced by the **buyer**'s signed statement of intent to pay. The invention enables a lender, or other authorized...

...monitor the status and development of that collateral through networked use of the trade finance **management** system. A wide variety of optional features can be added to enhance the trade finance...

...optional features can, in most cases, be computer-implemented or facilitated employing the trade finance **management** system of the invention. Some such optional features will now be described, using by way...

...seller exporting from the United States to a foreign jurisdiction. The exemplary case of a **buyer** importing to the United States will also be referenced. Those of ordinary skill in the art will understand that the invention can be similarly employed by **buyers** and sellers in other nations, regions or jurisdiction, in an equivalent manner, with suitable modifications to...

...Trade acceptance to banker's acceptance. In a simpler embodiment of the invention wherein a **buyer** executed trade acceptance is converted to a banker's acceptance, but there is no pre...

...work in process, or exporters whose banks will lend against credit-enhanced foreign receivables. A **third party** administrator TPA administering or facilitating such a method can obtain payment by drawing an accepted...

...This procedure is relatively expensive as a transaction cost, but enables the trade finance process **manager**'s fees to be collected via a bill of exchange issued by the exporter, rather...

...process. One useful form of risk retention in a financing process comprising a series of **individual** transactions is for the **buyer** or seller to furnish a standby letter of credit payable to the H/SI for...US receivable. The money transaction would be between the foreign exporter's bank, or service **intermediary** and the acceptance-issuing bank. Preferably, the **third party** administrator TPA could electronically track and document the transactions and **manage** the money, but neither handle nor have control of the money. The retention, which in...

...10-30 percent of the value of the import transaction, can be handled by the **third party** administrator TPA who may obtain its fee from the retention and remit the balance of...

...when there is no longer a possibility of merchandise claims being made. The trade finance **management** system can enable the **third party** administrator TPA using document imaging software to **manage** the process in the acceptance-issuing bank from their own remote office using multiple levels...

...limited access and confidentiality. According to a further feature of the invention, one way of **managing** merchandise claims that have been, or are to be, removed from the payment cycle by...

...is for the U.S.-based exporter-seller to pre-agree with the foreign importer- **buyer** to hire an outside merchandise claims adjusting company to adjust any merchandise claims that may...

...charged to the expense and risk of the exporter who also is responsible for the **third party** administrator TPA's fees. To facilitate the process, the importer can pre-agree to furnish...

...say 20 percent. Importers with frequent or 15 excessive merchandise claims are not attractive **credit risks**. In either case, merchandise claims are outside the payment mechanism by treaty and by contract...

...importer also agree to use carriers with electronic shipment tracking capabilities, and to allow the **third party** administrator TPA to monitor the goods in transit. Trading Company Process. In the case of...

...methods of the invention call be used to enable a manufacturer selling through a trade **intermediary** to be paid promptly after shipment, from the proceeds of a pre-approved banker's acceptance. Provided that the trade **intermediary** is willing to wait for all or part of their money until the collection of payment from the **buyer**, in the 2" of exchange or I" of exchange process, the banker's acceptance can be issued on behalf of the trade **intermediary**, in favor of the manufacturing supplier in the manner previously described for the seller. Using...

...to the manufacturer and, depending upon the particular arrangement between the manufacturer and the trade **intermediary**, it is possible that this proportional amount of the invoice value may be adequate fully

...

...the transactional, the balance, for example 15 percent, being the profit due to the trade **intermediary**. In certain such cases, a standby letter of credit from the manufacturer, or from the trade **intermediary**, or letters of credit from both, held by the acceptance-issuing institution, may be helpful...

...improve the quality of those financial instruments. A further possible requirement is for the trade **intermediary** to have, in his collateral pool, accepted bills of exchange from the manufacturer to back the call for support oil merchandise claims. Employing the document imaging workflow **management** system described herein, the acceptance-issuing bank, the **third party** administrator TPA and the trade **intermediary**, can all see and **manage** the collateral. Draft substitution process with letter-of-credit based credit enhancement. For those instances importer to initiate a letter of credit while using the trade finance **management** system, for example in steps I or 7 of Figures 7-8, the cost will...

...guarantor of payment for the transaction. Preferably, the value is insured, for example by the **third party** administrator TPA, not so much against risk of default, but to keep the claims process...

...be the correspondent bank on the importer's export transactions. Language. The document imaging workflow **management** system screens can be produced in any desired language, and the document form can be...

...implemented between all exporter 60 domiciled in the USA, an importer 62 domiciled overseas, a **third party** administrator TPA 64 probably, but not necessarily, domiciled in the USA, the exporter's U...

...embodiment shown, importer 62 is equipped with a fax machine 74, while exporter 60 and **third party** administrator TPA 64, as well as banks 66, 68 and 69 and insurance company 70...

20/5,K/33 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00525143 **Image available**

SYSTEM AND METHOD FOR DETECTING HIGH CREDIT RISK CUSTOMERS

SYSTEME ET PROCEDE SERVANT A DETECTER DES CLIENTS PRESENTANT UN RISQUE DE CREDIT ELEVE

Patent Applicant/Assignee:

AURORA WIRELESS TECHNOLOGIES LTD,
SHEDD Walter,

Inventor(s):

SHEDD Walter,
HSU Ling Ling,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9956495 A1 19991104

Application: WO 99US9155 19990427 (PCT/WO US9909155)

Priority Application: US 9883122 19980427

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: H04Q-007/38

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7776

English Abstract

The present invention provides a system for detecting subscription fraud in connection with any consumer related service which requires continuous access and payment over time. The system includes: means for determining a subscription fraudster or someone who has not fulfilled previous payment obligations for access to service, at or soon after the point of service application, by comparing at least one biometric value against those on file which are associated with past payment default; means of utilizing non-threshold and non-market characteristic profile information which is not part of the data captured on the service order application for identifying an individual who has defrauded or defaulted on previous subscriptions for consumer services; means for viewing, storing, forwarding, and comparing biometric and non-application subscriber profile data which is not based on thresholds, transactions, nor market characteristics across many points of service activation, billing, and management; and means for combining and sharing biometric and user profile data across multiple service providers to restrict access to services at the time or shortly after application processing.

French Abstract

L'invention concerne un procede servant a detecter la fraude a l'abonnement associee a tout service client impliquant un acces continu et un paiement differe. Ce systeme comprend des moyens servant a detecter un contrevenant a l'abonnement ou toute personne n'ayant pas rempli ses obligations financieres prealables d'accès a un service au moment de la prestation de ce service ou immediatement apres le debut de la prestation et consistant a comparer au moins une valeur biometrique a celles figurant sur un fichier et relatives a une defaillance anterieure de reglement ; des moyens permettant de mettre en application des informations caracteristiques de profil ne correspondant ni a un seuil ni a un marche et ne faisant pas partie des donnees saisies lors de la demande de prestation de service afin d'identifier un individu ayant fait preuve de fraude ou de defaillance lors de precedents abonnements a des services de consommateurs ; des moyens servant a visualiser, a memoriser, a acheminer et a comparer des donnees biometriques, differentes du profil d'abonne et basees ni sur des seuils ou des transactions, ni sur des caracteristiques du marche concernant de nombreux points de prestations de services, de facturation et de gestion ; des moyens servant a combiner et a partager ces donnees biometriques et ces donnees de profil d'utilisateur entre des fournisseurs multiples de services afin d'empêcher l'accès a ces services au moment de leur prestation ou immediatement apres le debut de leur prestation.

Fulltext Availability:
Detailed Description

Detailed Description

... and management; and means for combining and sharing biometric and user profile data across multiple service providers to restrict access to services at the time or shortly after application processing.

BRIEF DESCRIPTION...

20/5,K/34 (Item 32 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00488469 **Image available**
SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF FINANCIAL INSTRUMENTS
SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Patent Applicant/Assignee:

DERIVATIVES NET INC,
MAY R Raymond,

Inventor(s):

MAY R Raymond,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014

Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE
DK DK EE EE ES FI FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK
SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 34553

English Abstract

An Internet-protocol based anonymous trading system which enables traders to identify bids and offers which they are eligible to trade based upon a color coded methodology which gives the trader credit preference information about the potential counterparty while still maintaining the anonymity of the potential counterparty. To that end, each bid or offer is prescreened against all possible counterparties' credit information in the system and each counterparty sees a unique color coded trading interface based upon their particular credit preference combinations and the others in the system. The system then shows all prices in the system, and the color-coding tells the trader which prices he is able to trade, and also shows him the full depth of the market, including those the trader is unable to trade.

French Abstract

Systeme de negociation anonyme base sur un protocole Internet, qui permet a des négociateurs d'identifier les soumissions et les offres pour la négociation desquelles ils sont éligibles. Le système est base sur une méthodologie de codes de couleurs, qui donne au négociateur des informations de préférence de crédit sur les contreparties éventuelles,

tout en conservant l'anonymat desdites contreparties. A cet effet, chaque soumission ou offre est prealablement examinee a la recherche de toutes les informations de credit des contreparties du systeme, et chaque contrepartie voit une interface de negociation avec un code d'une seule couleur sur la base de ses propres combinaisons de preferences de credit et de celles des autres participants au systeme. Le systeme presente ensuite tous les prix, et le codage par couleurs indique au negociateur quels prix il est capable de negocier et lui montre la totalite du marche, y compris les prix qu'il est incapable de negocier.

Fulltext Availability:

Claims

Claim

... individual users within a Legal Entity that act together and share attributes such as LE, manager, address, settlement information, credit preferences (see below), etc.

Risk Equivalent (RQ):

This is the unique measure of Risk associated with financial contracts such that contracts with different attributes can be compared on a like basis for credit risk purposes.

Credit Preferences (CP):

This is the model which allows the system to handle different measures of...

...financial contracts.

User Preferences (UP):

A method to allow institutions or users to control or manage access to the functions within the system.

Filters (FI):

These allow users to limit the...based networks 16. By way of illustration, a private extranet, a public Internet, and a **third party** extranet are show, though it will be recognized by those skilled in the art that...

20/5, K/35 (Item 33 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00356285 **Image available**

SECURE METHOD AND SYSTEM FOR COMMUNICATING A LIST OF CREDIT CARD NUMBERS OVER A NON-SECURE NETWORK

PROCEDE ET SYSTEMES PROTEGES PERMETTANT DE COMMUNIQUER UNE LISTE DE NUMEROS DE CARTES DE CREDIT PAR L'INTERMEDIAIRE D'UN RESEAU NON PROTEGE

Patent Applicant/Assignee:

AMAZON COM INC,

Inventor(s):

BEZOS Jeffrey P,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9638799 A1 19961205

Application: WO 96US7223 19960517 (PCT/WO US9607223)

Priority Application: US 95453273 19950530

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

International Patent Class: G06F

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5166

English Abstract

A method and system for securely indicating to a customer one or more credit card numbers that a merchant has on file for the customer when communicating with the customer over a non-secure network. The merchant sends a message to the customer that contains only a portion of each of the credit card numbers that are on file with the merchant. The message may also contain a notation explaining which portion of each of the credit card numbers has been extracted. A computer (38) retrieves the credit card numbers on file for the customer in a database (40), constructs the message, and transmits the message to a customer location (10) over the Internet network (30), or other non-secure network. The customer can then confirm in a return message that a specific one of the credit card numbers on file with the merchant should be used in charging a transaction. Since only a portion of the credit card number(s) are included in any message transmitted, a third party cannot discover the customer's complete credit card number(s).

French Abstract

Procede et systeme permettant d'indiquer de maniere protegee a un client un ou plusieurs numeros de cartes de credit qu'un fournisseur possede dans ses fichiers pour le client, quand il communique avec ce dernier par l'intermediaire d'un reseau non protege. Le fournisseur envoie un message au client, qui contient seulement une partie de chacun des numeros de cartes de credit se trouvant dans les fichiers du fournisseur. Ce message peut egalement contenir une mention indiquant la partie de chacun des numeros de cartes de credit, qui a ete extraite. Un ordinateur (38) extrait les numeros de cartes de credit en fichier pour le client dans une base de donnees (40), construit le message et transmet ce dernier vers l'emplacement du client (10) par l'intermediaire du reseau Internet (30) ou d'un autre reseau non protege. Le client peut ensuite confirmer dans un message de retour qu'un numero specifique parmi les numeros de carte de credit se trouvant dans les fichiers du fournisseur, est celui qui doit etre utilise pour regler une transaction. Etant donne que seulement une partie des numeros de cartes de credit est comprise dans tout message transmis, un tiers ne peut pas decouvrir le ou les numeros complets des cartes de credit du client.

Fulltext Availability:

Claims

Claim

... customer location

10 using the present invention, without compromising the confidentiality and security of the customer's credit card number(s). In FIGURE 1, merchant location 32 is indicated by a...

...line surrounding the components, including a computer 38, that the merchant uses to communicate with customers through messages conveyed over the Internet. Preferably, computer 38 comprises a SUN SPARC5TMminicomputer, which...

...router 36, such as a Livingston PORTMASTERTm, which is connected to a digital service unit/ customer service unit (DSU/CSU) 34, such as an ADC KENTROX D-SERVrm. The DSU/CSU...

...implement the steps of the present invention, generally as explained below. Credit card numbers for customers are stored in database 40 by the merchant. Each credit card number is associated with one of the customers who has previously transacted business with the merchant and

with other data for the **customers**, such as names, addresses, and telephone numbers. As discussed above in the Background of the...

...numbers. Sending a message containing a complete credit card number from merchant location 32 to **customer** location 10 over Intemetnetwork30wouidjeopardizethesecurityofthecreditcardnumber. However, a merchant can safely employ the present invention to convey a message to a **customer** indicating the credit card number(s) that the **customer** has on file with the merchant; the message can be conveyed over the Internet network from merchant location 32 to **customer** location 10, without risk that the **customer**'s credit card number(s) might be discovered by a **third party**.

An exemplary E-mail message 50 that indicates a **customer**'s credit card numbers on file by a merchant is shown in FIGURE 2. A...

...order message ID (MID) number that identifies the current transaction to be charged to the **customer**'s credit card account, and notes that the subject of the message is credit card...

...body of the message, an explanation is provided that indicates the response required of the **customer**. Although not shown in this exemplary message, the merchant may also include language in the message soliciting the **customer** to make a

9 particular or additional purchases. More importantly, the **customer** is asked to reply to the E-mail message by confirming or correcting a **customer** address 58 and indicating a specific one of the credit card numbers in a list 52 that is to be charged for the current transaction. If a **customer** has only a single credit card number on file with the I 0 merchant, the message will ask the **customer** to confirm that the credit card number on file should be charged for the current...

...the merchant indicates only a portion of each of the credit card numbers that the **customer** has on file with the merchant. In this example, a heading 54 notes that ONLY...

...of the entire credit card number. Further details of the process for indicating to the **customer** the credit card numbers that the **customer** has on file with the merchant are illustrated in the flow chart shown in FIGURE...

...retrieves from database 40 all of the credit card numbers on file for a specific **customer**, who is at **customer** location 10. In a block 84, computer 3 8 extracts a portion of each of...

...88, computer 38 transmits the message prepared in block 86 from merchant location 32 to **customer** location ...100. In a block 102, a variable N is set equal to 5. In a decision block 104, the numbers represented by the last N digits of each credit card number...

...number referred to as a "tail" in the following discussion.) If the tails of the **customer**'s credit card numbers are all different or unique within the set of tails, the...

...digits or tail of each credit card number. If the tails of all of the **customer**'s credit card numbers are not unique within the set, the value of N is...

...depend upon other data on the credit card, such as the expiration date. Thus, a **customer**'s VISATM credit card expiring on 5/97 would be uniquely identified relative the **customer**'s DISCOVERTM credit card expiring on 8/96, even though both cards were indicated by...

...two credit cards are of different type and/or have different expiration

dates. In a decision block 108, the variable N is examined to determine if it is equal 7. If...
...I IO, by returning the last N digits 1 5 as the tails of the customer 's credit card numbers. Returning to decision block 108, if N does not equal 7, processing loops back to decision block 104, where the N digits comprising the tails of the customer 's credit card numbers are again examined for uniqueness within the set. Regardless of the...

20/5,K/36 (Item 34 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00356284 **Image available**
A VENDING MACHINE, A VENDING SYSTEM AND METHODS FOR OPERATING SAME
DISTRIBUTEUR AUTOMATIQUE, SYSTEME DE DISTRIBUTION AUTOMATIQUE ET PROCEDES
D'EXPLOITATION ASSOCIES

Patent Applicant/Assignee:

BRUN Heidi M,
TEICHER Mordechai,

Inventor(s):

TEICHER Mordechai,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9638798 A1 19961205
Application: WO 95US6882 19950607 (PCT/WO US9506882)
Priority Application: IL 113980 19950601

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU
IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD
SE SG SI SK TJ TM TT UA UG UZ VN KE MW SD SZ UG AT BE CH DE DK ES FR GB
GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11292

English Abstract

A vending machine (100) for serving a plurality of customers, each having a payment card, which includes a vending unit (102) for storing and displaying an accessible inventory (112A-112N) and for selectively enabling and barring free access of a customer to a plurality of items therefrom (106), a card payment unit (103) which upon receipt of a payment card from a customer, validates, prior to said enabling, that the payment card can be charged for the value of the accessible inventory, and which charges, after the barring, the payment card with a sum in accordance with items removed from the accessible inventory by the customer and a control unit (105) for coordinating the operation of said vending unit (100) and said card payment unit (103).

French Abstract

Cette invention concerne un distributeur automatique (100) pouvant etre utilise par une pluralite de clients qui possedent chacun une carte de paiement. Ce distributeur comporte une unite de distribution (102) qui permet de stocker et d'exposer un stock de marchandises accessibles (112A-112N) et qui autorise ou interdit a un client l'accès libre a une pluralité d'articles (106), une unite destinee aux cartes de paiement (103) qui, lorsqu'elle recoit la carte de paiement d'un client, verifie, avant d'autoriser l'accès, que la carte de paiement peut etre debitee de la valeur du stock de marchandises accessibles, et qui debite, apres avoir rendu l'accès impossible, ladite carte de paiement d'une somme correspondant aux articles qui ont ete retires du stock de marchandises par le client, et enfin une unite de commande (105) qui sert a coordonner

le fonctionnement de ladite unite de distribution (100) et de ladite unite (103) destinee aux cartes de paiement.

Fulltext Availability:
Detailed Description

Detailed Description

... taking a relatively high part of the risk in the validity check relatively to the risk taken by the bank or **credit** company,
After the purchase is concludes as indicated by block 1046,, a decision as to how the **customer** will be charged is made,
In block 1147, similarly to block 1047 (Fig. 10B), the...

20/5,K/37 (Item 35 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-001/00

International Patent Class: G06F-17:60

Publication Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 207972

English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or

electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

French Abstract

Systemes et procedes destines au domaine du commerce electronique, et notamment a la gestion securisee des transactions et a la protection electronique des droits. Les appareils electroniques tels que les ordinateurs utilises conformement a la presente invention permettent d'assurer que les informations ne sont consultees et exploitees que de maniere autorisee, et ils conservent l'integrite, la disponibilite et/ou le caractere confidentiel des informations. Les sous-systemes securises utilises en association avec de tels appareils electroniques constituent un environnement de distribution virtuel distribue (VDE) apte a imposer une chaine securisee de traitement et de commande, par exemple pour la commande et/ou la mesure ou encore le controle de l'utilisation d'informations stockees ou diffusees electroniquement. Cet environnement de distribution virtuel peut servir a proteger les droits de differents individus impliques dans le commerce electronique et dans d'autres transactions electroniques ou assistees par des moyens electroniques. On a egalement prevu des environnements et architectures de systeme d'exploitation distribues, securises et autres mettant en oeuvre, par exemple, des ensembles de traitement securise a semi-conducteurs pouvant etablir des environnements securises et proteges au niveau de chaque noeud. Ces techniques peuvent servir de soutien pour une fonction electronique de distribution d'informations de bout en bout, cette fonction etant utilisable, par exemple, dans le domaine de l'"autoroute electronique".

Fulltext Availability:

[Detailed Description](#)

[Detailed Description](#)

... sound system

C a video reproduction system

C a video game player

C a "smart" credit card

Electronic appliance 600 in this example may include a keyboard or keypad 612, a...

20/5,K/38 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00339391 **Image available**

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Inventor(s):

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718

Application: WO 96US51 19960111 (PCT/WO US9600051)

Priority Application: US 9560 19950109

Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 19816

English Abstract

A system and method of accepting risk (14) through contractual obligations, then transferring all or a portion of the risk to investors which includes a means of absolute assurance of timely payment to contractholders, and segregation of the interests of particular investors to specifically identified risks in a risk to capital matching system. Segregated reserves are used to tailor particular products for specific needs and, in particular, the need of transferring difficult to place risks. Agreements are created which promise payments, based on loss from risks including investment risk such as unexpected stock dividend changes; variations in returns on marketable debt obligations and currency fluctuations (13). The entity provides a unique service of guaranteeing payments for losses and investment performance payments by setting aside reserves fully adequate to meet the maximum of each and every obligation (14).

French Abstract

La presente invention concerne un systeme et un procede d'acceptation de risque (14) par des obligations contractuelles, et de transfert ultérieur de tout ou partie du risque a des investisseurs. Le systeme comporte un moyen d'assurance absolue du paiement ponctuel aux parties contractantes et d'affectation exclusive des interets d'investisseurs determinees a des risques identifies de maniere specifique, dans un systeme de correspondance entre risque et capital. Des reserves distinctes sont utilisees pour realiser sur mesure des produits particuliers destines a des besoins specifiques et, en particulier, la necessite de transferer des risques difficiles a placer. Des accords sont crees, qui promettent des paiements, bases sur les pertes dues a des risques, dont les risques d'investissement tels que les variations imprévues des dividendes en actions, les variations de rendement sur les titres de creance de placement et les fluctuations des cours des devises (13). L'ensemble donne un service unique de garantie des paiements pour pertes et des paiements d'execution d'investissements, grace a la constitution de reserves entierement appropriees pour faire face au maximum de tout titre (14).

Fulltext Availability:

 Claims

Claim

... placed on the insurer entity by rating agencies or consulting actuaries, and further subject to **third party** confirmation by independent public accountants or actuaries that after such reduction in segregated assets the...

...claims of general creditors and other parties;

identify and protect the interests of

specific investors, one from another, with the capability to distribute profits to specific investors without the governmental restrictions on dividends and capital reduction generally imposed on insurance companies and...16

SUBSTITUTE SHEET (RULE 26)

based structure, Risks accepted by the insurer-entity could include credit and liquidity risks on corporate and municipal government debt and lease obligations which are unrated or non-investment...difficult to place in other markets,

The risk acceptance subsystem relies on the expertise of third party specialists to agree to the acceptance of risk. These parties will use presently available data...

...video, data or other form, (FIG 1), all as provided by the data processing system.

Intermediaries coordinate the activities of brokers 30 and parties wishing to transfer risk. Intermediaries develop an expertise in specific products and in analyzing customer needs; form relationships with underwriters understanding their respective underwriting capacities and interests, negotiate coverage, terms...

...of electronically communicating, inputting and retrieving information regarding a proposed transfer of risk by an intermediary to one or more underwriters is provided. (FIG, 2) An intermediary inputs Sprescribed information concerning a risk into a data processing system which electronically transmits same...

...is electronically compared to a series of discriminating parameters, the router 10 system responds with suggested programs and underwriters to whom the information could be provided for a quotation, (2) Unless the intermediary bypasses the previous step by pre selecting an underwriter to receive the information, the intermediary selects one or more underwriters to whom the 15 routing system then forwards the request...

...reinsures risks underwritten by the insurer's underwriting staff, a bank or 20 other risk management professional who is experienced in risk analysis, acting in a manner similar to a market...

...is the analysis of risks, establishment of policy limits, determination of 25 appropriate premiums, and recommendation of policy issuance. Upon receipt of a request for quotation, (4) a detailed report analyzing...then respond via electronic means as to whether or not the underwriter is prepared to recommend the acceptance of the risk and at what price, (6) Since various underwriters may tailor...

...particularly the diversification profile of 10 risks they assume, their cost of capital matching (returns investors expect for the use of capital allocated to risks underwritten by an underwriter), costs of...

...quote from several underwriters may result in a variety of

IS preliminary indications.

Once an **intermediary** receives indicative coverage terms, limits and premium,(7) a **decision** may be made to submit an electronic application to a particular underwriter for the transfer...

...subsystem interfaces with the risk diversification subsystem to optimize returns for various classes of 35 **investors** within the system,(10) This process is further described hereafter in the risk diversification subsystem...documentation which must be provided the IS insurer-entity or a custodian as its paying **agent** , Once received and verified for compliance with policy provisions, the custodian will make such payment...

...terminals serving the entity and specialists associated with the entity, all as 30 administrated by **management** of the entity including the underwriting committee, Links between terminals may include fiber optics, cable...

...26) basis, System information generally includes (1) lists of specialists representing risk transferors i.e. **intermediaries** , (2) specialists involved in analyzing and pricing the acceptance of risk, i.e. underwriters (3) lists 5of investment **managers** and investment bankers and descriptions of what risks transferors are looking to transfer and what...capital, to permit complete risk transference, while transferring risk to and diversifying it across numerous **investors** , An attraction of this method is the ability to obtain larger compensation, i.e., premiums...

...that accepted by existing markets, and passing a portion of that risk compensation through to **investors** accepting the risks. This risk diversification system is an improvement over existing methods, Under the...

...22
SUBSTITUTE SHEET (RULE 26)
entity must then diversify that risk by transferring it to **investors** or through other techniques described hereafter, Under the present subsystem, the insurer-entity is also able to accept **credit** and performance **risk** , generally 5for periods much longer than banks in that the collateral it accepts or the capital it obtains from **investors** to support these risks is sufficient to absolutely assure its ability to pay. Hence, single risk limitations are not a concern as it effectively transfers the risk to **investors** leaving **investors** 10 to accept a single risk or spread their exposure across numerous risks, just as...

...with funds to support the risk, It will not accept the counterparty risk of an **investor** who promises to invest IS more if losses exceed the initial investment or the risk of failure of a reinsurer to pay if called upon, Secondly, **investors** have a variety of choices, like on an exchange, of the specific risks they assume, can rely on underwriters or investment **managers** ' underwriting allocation performance to 20 diversify their portfolios, or select their own diversification profile.
Diversification through asset allocation may be

employed by an **investor** in the present invention (FIG. 3),
An **investor** may assume a single type of risk exposure
2S allocating funds to an underwriter,(1) directly or through an
investment **manager** , to be used in a program, which assumes
numerous risks of similar type.(2) Unlike the mutual fund,
the **investor** has more flexibility in that he may request an
investment **manager** allocate funds to more than one
30 underwriter,(3) diversify the investment across numerous
risks, use more than one investment **manager** , or any
combination of options,(4)

The subsystem of the present invention does not
permit margin as on an exchange, but does provide **investors**
3S the flexibility to accept all types of financial risks,
through contracts which may be unique or standardized,
Investors with different risk tolerance levels can accept

- 23

SUBSTITUTE SHEET (RULE 26)
different layers of...

...Three primary
constituencies are hereafter considered: a) owners or
sponsors of an enterprise; b) the **investors** , lenders,
reinsurers, or other risk transferors who use these
structures; and c) the professionals, employees...

...liabilities, and finally inure to the
5benefit of shareholders, hereafter termed "Primary
Shareholders".

b) the **investors** , lenders, reinsurers, or other
risk takers who use these structures- General Assets may be
transferred to Reserved Assets or **third parties** can deal
10 directly with the insurer-entity through its Reserved Assets
substructure, without going...General Assets substructure for further use
or
distribution to primary shareholders,
The present subsystem permits **investors** to provide
10 funds to support risks through a method of **individual**
investors acting as reinsurers, where the insurer-entity
credits premium, loss reserves, investment income, etc. to
the account of the **investor** . In some jurisdictions,
investors , whether **individual** or corporate, may be able to
15 book these transactions as reinsurance transactions,
accepting premium...

...tax related or accounting advantage, Liability may be
limited to a deposit advanced by the **investor** or may be
unlimited, however the insurer-entity maintains at all times
20 the ability...

...portions of future cash flows of
30 Reserved Assets. These segregated securities are sold to
investors , with the sales proceeds remaining within the
Reserved Assets substructure for the benefit of primary...

...RULE 26)
tied to business conducted through the Reserved Assets
substructure These preference shares permit **investors** to
design the terms of their investment, Funds generated from
the sale of a particular preference share series to one or
s more **investors** are allocated to an investment reserve account
then may be transfer allocated to an underwriting...

...one

underwriter or allocated to numerous underwriters. Funds allocated to investment reserve accounts may be **managed** by one investment **manager** or spread among a number of investment **managers**. These investment **managers** are responsible for is overseeing the investment of funds in permitted financial instruments as well...

20/5,K/39 (Item 37 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00338680 **Image available**

SYSTEM AND METHOD FOR ELECTRONIC SALE OF GOODS
SYSTEME ET PROCEDE POUR LA VENTE ELECTRONIQUE DE BIENS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

MANDLER Maria M,
MC LAUGHLIN Ann P,
BATTENFELDER Robert R,
ROUEN James E,
ORBACH Levi Y,
BENSON Carol,
ENGBER Majorie,
NEVENS James E,
KRAJEWSKI William Joseph,
MOODY Carol A Baldwin,
FIGLIOZZI John P,
LUKE Keith W,
BLEMINGS Cornelia,
DIXON Kathleen M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621192 A1 19960711

Application: WO 96US256 19960102 (PCT/WO US9600256)

Priority Application: US 95368290 19950104

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12312

English Abstract

A system and method provides for enabling on-line transactional services among sellers and buyers having no previous relationship with each other. The system includes a financial clearinghouse (40) for receiving a request for goods or services from a buyer and making a real-time determination of a risk classification of the buyer utilizing an on-line repository of credit information (45). The financial clearinghouse determines a risk-based discount fee as a function of the buyer's risk classification in order to establish a payment amount from the seller to the clearinghouse. If a transaction is authorized by the financial clearinghouse, the financial clearinghouse transmits the payment amount to the seller and transmits an invoice to the buyer for the purchase price of the transaction (46). The system can also include a broker coupled to the financial clearinghouse for providing an on-line order acceptance and processing capability between the buyers and sellers.

French Abstract

L'invention concerne un systeme et un procede pour permettre des transactions en direct entre vendeurs et acheteurs n'ayant eu entre eux aucune relation commerciale anterieure. Le systeme comprend une chambre de compensation (40) qui recoit une demande de biens ou de services provenant d'un acheteur aupres d'un vendeur, et qui effectue une evaluation en temps reel du risque que presente l'acheteur en utilisant un registre en ligne d'information de credit (45). La chambre de compensation financiere determine un taux d'escompte base sur le risque fonction de la classification du risque cote acheteur, et etablit la somme a payer par le vendeur a la chambre de compensation (40). Lorsque la transaction est autorisee par la chambre, cette derniere transmet le montant du payement au vendeur et transmet une facture pour le prix d'achat de la transaction (46) a l'acheteur. Le systeme peut egalement inclure les services d'un courtier relie a la chambre de compensation, ce qui permet d'assurer la production d'une acceptation de commande et le traitement en ligne entre acheteurs et vendeurs.

Fulltext Availability:

[Detailed Description](#)

[Detailed Description](#)

... risk management

and electronic payment and collection services which supports an emerging class of electronic **intermediaries** in wholesale commerce, referred to as electronic commerce services. The **credit risk management** feature of the present invention provides a dynamic risk evaluation system for obtaining on-the...

20/5,K/40 (Item 38 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00293427 **Image available**

AN APPARATUS AND METHOD FOR CREDIT BASED MANAGEMENT OF TELECOMMUNICATION ACTIVITY

APPAREIL ET PROCEDE DE GESTION DE TELECOMMUNICATIONS EN FONCTION DU CREDIT

Patent Applicant/Assignee:

CORAL SYSTEMS INC,

Inventor(s):

JOHNSON Eric A,

MAKARE Brian P,

HANDZEL Mark J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9511576 A1 19950427

Application: WO 94US11906 19941019 (PCT/WO US9411906)

Priority Application: US 93866 19931019; US 94891 19941013

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU
JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE
SI SK TJ UA UZ VN KE MW SD SZ AT BE CH DE DK ES FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: H04Q-007/34

Publication Language: English

Fulltext Availability:

[Detailed Description](#)

Claims

Fulltext Word Count: 34824

English Abstract

The present invention provides an apparatus for credit based management

of a telecommunication system. One embodiment of the apparatus includes an interface (133) for communicating credit information on a particular subscriber and for receiving call records (113) for the particular subscriber that are derived from a switch (111) which establishes connections between telecommunication devices. A credit limit device (131) then utilizes the credit information to establish a credit limit for the subscriber. Another embodiment of the invention provides an apparatus for using a pre-call validation request that is associated with a subscriber of a telecommunication system who is attempting to place calls in an area serviced by another system (i. e., roaming) to detect potentially fraudulent activity and, in particular, cloning fraud. In one embodiment, a detection device is provided that uses a time derived from the pre-call validation request to identify telecommunication activity that occurs in an improbable time sequence and is therefore indicative of potentially fraudulent telecommunication activity.

French Abstract

L'invention porte sur un appareil de gestion d'un systeme de telecommunications basee sur le credit. L'une de ses variantes comporte une interface (133) fournissant des informations de credit sur un abonne particulier et recevant des releves (113) de communications relatifs a ce meme abonne qui proviennent d'une centrale de commutation (111) chargee de l'establissemement des liaisons entre les differents dispositifs de telecommunications. Un dispositif de limitation de credit (131) utilise alors lesdites informations de credit pour determiner la limite de credit de l'abonne. Une autre variante comporte un appareil utilisant une demande de validation de preappel associee a l'abonne d'un systeme de telecommunications qui tente d'establir une communication dans une zone desservie par un systeme different (par exemple itinerant) pour detecter une activite potentiellement frauduleuse et notamment une fraude par clonage. Une troisieme variante, comporte un dispositif de detection qui utilise une indication temporelle relative a une demande de validation de preappel pour identifier une communication survenant dans une sequence de temps improbable et indiquant la possibilite d'une communication frauduleuse.

Fulltext Availability:

[Detailed Description](#)

[Detailed Description](#)

... carrier and a record created in a credit scores database. If known by the telecommunications **service provider** or carrier, an initial credit score for the customer is entered in the credit scores...

...initial parameters which are set are the initial credit limit and the time period for credit update.

in operation, the **credit risk manager** 131 periodically obtains updated credit scores from a credit bureau for each subscriber and determines whether the credit risk associated...

?